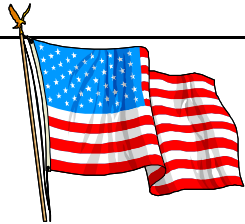




# Shift



# Colors



## The Newsletter for Navy Retirees

Volume 50 Issue # 1

Navy Personnel Command

Spring 2005

# Tax season: What to know

Information provided by IRS

You've worked hard for that federal annuity...so now it's time to relax and enjoy those Golden Years!

Federal retirees who really want to put their minds at ease should invest a little time to ensure that their financial house is in order — and that may include keeping abreast of tax concerns and taxpayer responsibilities.

### **Q Is my federal retirement income taxable?**

**A** Yes. Although civilian retirees are not taxed on the part of the annuity that represents their own contribution, the rest of the annuity they receive is taxable. This includes disability retirement benefits. The taxable portion must be added to other taxable income (bank interest, dividends, wages, etc.) to determine whether a retiree owes any income tax. Office of Personnel management (OPM) Form 1099-R, Statement of Annuity Paid, is mailed to federal retirees in January each year.

For military retirees, generally speaking, your retirement pay is taxable. However, if you retired with disability retirement pay awarded by Department of Defense (DoD), the disability portion may not be taxable in certain instances. Disability

retirement pay should not be confused with disability compensation, which is awarded by the Department of Veterans Affairs (DVA). Contact your nearest judge advocate for assistance. Also, IRS Publication 525, Taxable and Nontaxable Income, covers disability pay.



IRS Publication 721, Tax Guide to U.S. Civil Service Retirement Benefits, explains that generally taxpayers must use the General Rule or the Simplified General Rule to compute the taxable part and the tax-free part of their annuity.

### **Q How will I know if I have to file an income tax return?**

**A** If your gross income, including the taxable part of your annuity, reaches a certain amount, you do have to file a federal income tax

return. This is referred to as the “gross income filing requirement,” and you can find it in the Instructions for Form 1040 (and Form 1040A). Please check this requirement — based on age, filing status, gross income, and other factors — because it may change from year to year.

### **Q If I do have a tax liability, how do I cover it now that I'm retired?**

**A** Just as you had taxes withheld from your wages when you were working for the federal government, you can request to have federal income taxes withheld from your annuity.

Many retirees choose another method of covering their tax liability, called estimated tax payments, whereby they make quarterly payments to cover any tax.

### **Q What happens if I don't make estimated payments or have any income tax withheld?**

**A** There may be a penalty for not paying enough to cover your expected tax. In tax law language, this is called an “underpayment of estimated tax penalty.”

See IRS taxes, page 16

## Contents

- 3**        **CNP Message**
- 4 - 13**    **Retired Activities**
- 14 - 15**   **Defense Finance and Accounting Service**
- 16**        **Cover Story continued**
- 17 - 19**    **TRICARE**
- 20 - 23**    **Morale, Welfare & Recreation**
- 24 - 31**    **Information for Everyone**

### *Topics you don't want to miss...*

- ◆ The survivors' checklist, a guide for family members (pg. 7)
- ◆ You asked for it and it's back, MWR Key West vacation rentals (pg. 20)
- ◆ Check out the CNO's Guidance for 2005 (pg. 24)
- ◆ Retired Navy decal and patches, find out how to get them (pg. 26)
- ◆ Tips on how to protect yourself against identity theft (pg. 27)

## Shift Colors

**VADM Gerald L. Hoewing**  
Chief of Naval Personnel

**RADM John W. Townes, III**  
Commander, NAVPERSCOM

**Mr. John W. McCausland**  
Assistant Commander,  
NAVPERSCOM PERS-6

**CAPT William F. Foster, Jr.**  
NAVPERSCOM Commu-  
nications Director

**CDR Randy Lescault**  
Public Affairs Officer

**Ms. Lindsay Conner**  
Managing Editor

**JO2 Amie Hunt**  
Editor Shift Colors

Shift Colors, the News-  
letter for Navy Retirees  
(NAVPER 15886), is  
published 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 transac-  
tion of business required by  
law of the Department of the  
Navy. Send correspondence  
to:

NAVY PERSONNEL COMMAND  
SHIFT COLORS (PERS-632)  
5720 INTEGRITY DRIVE  
MILLINGTON, TN 38055

E-mail address:

**shiftcolors@persnet.navy.mil**

Phone number:

**(901) 874-4012**

#### **Reunion Notices:**

Send notices to Shift Colors with  
reunion name and hull number if  
applicable, date of reunion, and a  
point of contact phone number.  
Due to space limitations, email  
addresses are not published. All  
reunions are listed on the Shift  
Colors website. Reunions are  
listed in Shift Colors hard copy  
pending space availability.

---

# A message from the Chief of Naval Personnel

---



Shipmates,

The young men and women that comprise our Navy are exactly what we say they are - dedicated, knowledgeable and impressive. This assessment was repeatedly borne out during my recent 6<sup>th</sup> fleet visit where I enjoyed the opportunity to visit with Sailors in one-on-one sessions at breakfasts and lunches, CPO gatherings, JO calls, and all-hands calls in Rota, La Maddalena, Souda Bay, Sigonella, Naples, and Stuttgart. Many of you no doubt have memories of deployments, missions, and ports of call in that sunny neck of the world.

The message for them was about some significant transformations being made to our Manpower, Personnel, Education and Training organizations. Had a chance to tell them about our Human Capital Strategy - determining the work requirement and applying a Total Force solution to it, while not allowing a reduced force to place more work on the backs of Sailors. We discussed Sea Warrior and the web-based career

management system that is putting greater career control and decision-making power directly in the hands of Sailors, in real-time, online. I could not have been more impressed with the Sailors who, once provided with a thumb-sketch overview of our major initiatives, asked questions that were spot-on and showed a great deal of maturity and professionalism.

Although I spoke about our plans and goals for the future, eliminating barriers to change and challenging assumptions, I found the Sailors bringing me back to the present, the world they live in now. Their concerns are wide ranging and demonstrate an interest and knowledge in the Navy, its future and their role in it. Our Sailors are thinking ahead about the future of the Navy and I stand impressed with their professional performance throughout the theatre, and their level of knowledge across the Navy. Want you to know that although I went to deliver a message to them about the Navy of the future, they showed me what good hands the Navy of today is in.

All the best,

*G. L. Hoewing*

**G. L. Hoewing**



## Retired Activities

# Straight from the Source

Dear Fellow Retirees,

Welcome to 2005! It seems like only yesterday I conveyed my 2004 greetings. Time seems to go so fast when you reach the autumn of your years. To that end I say, go for it and enjoy your retirement.

How did you like the last edition of *Shift Colors*? The editor and staff really out-did themselves. Information from the Secretary of the Navy's Retiree Council, the Armed Forces Retirement Home, MWR and the loads of DFAS and TRICARE information is good to keep at your fingertips. Please pay attention to the Ready Reference Contact Information page as contact information is subject to change. Additionally, because I continue to meet retirees who are not certain of their benefits and entitlements, I urge you to obtain the *Retired Military Almanac* (or similar publication).

My last seminar for 2004 was in San Diego, Calif. Retired Chief Poole, the Retired Activities Office (RAO) Director in San Diego, hosted a magnificent affair. Over 1,800 retirees, spouses and survivors attended the event at the USMC Recruit Depot. Over 50 vendors participated, providing beneficial information and a lot of useful freebies.

In this edition of the newsletter is a summary of retiree issues from the National Defense Authorization Act (NDAA) 2005 on page 6. Many of you are already familiar with the enactment. Some are benefiting from the provision that eliminates the phase in Concurrent Retired and Disability Pay (CRDP) for retirees with 100 percent VA rated service connected disability. Congratulations!

Other provisions included in the Act are: an increase of Survivor Benefit Plan (SBP) annuity from 35 percent to 55 percent (for those survivors over the age of 62) to be phased in over three and a half years (see page 5), an SBP open season in October 2005 and no more renewing of military ID cards for dependents 75 years old or older. I would say that our community did not do too badly, considering the economic climate. And, as you all know, these enactments would not have occurred without the persistence and hard work by our military fraternal groups,



and those legislators that wanted to do the right thing by you. As I have repeatedly said, the military groups in Washington, DC are our representatives and voices. We need to support them with membership or at least by reviewing their web sites and keeping up-to-date on

what we can do to improve our quality of life.

With the holidays behind us, the people who work so diligently to improve our lifestyle are back to work with another active/retiree, Reserve and Guard agenda to better these communities' quality of life. Among the 2005 issues are: Expansion of Combat Related Special Compensation (CRSC) to include those with less than 20 years of service, elimination of 10-year phase in of CRDP, expansion of CRDP to include those with VA disability rating of 40 percent and below, improve the military healthcare programs, reduction in Reserve/Guard retirement to age 55 and eliminate the SBP/Dependency and Indemnity Compensation (DIC) offset. This is just a sample of the list our military fraternal groups are working on. So, if you are concerned about these issues and the others being brought to the table in 2005, get involved. Please know that we cannot encourage you to participate in any specific group. There are plenty of them out there, get involved.

For those of you registered with the VA, there was a new Veterans Identification Card (VIC) issued to you last year in hopes of reducing identification theft. Information can be found on page 26.

Finally, if you are approaching age 62 and preparing to apply for Social Security Benefits, check out page 10 and remember, "Preparation eliminates disappointments."

Please remember our active duty service members in your prayers.

In Your Service,  
*Dennis Mills*

**Dennis Mills**

Head, Navy Retired Operations Section



## Retired Activities

# Understanding SBP: history, examples

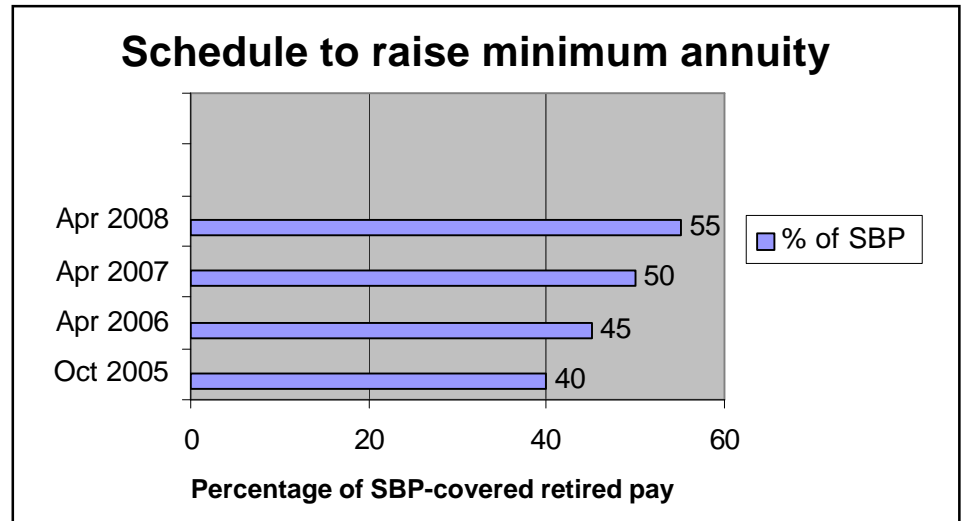
As we celebrate the end of the Survivor Benefit Plan (SBP) widows tax, it's worth reflecting on the various changes to this important program over the years. Check out SBP's legislative history on MOAA's Web site at: <http://www.moaa.org/Legislative/SBP/LegisSBPHistory.asp>.

Looking forward, many members have raised questions about how the widows tax phase-out schedule will affect survivors in specific situations.

To recap, the new law will raise the minimum SBP annuity for survivors age 62 and older in four stages over the next 3 1/2 years. The minimum annuity is currently 35% of the member's SBP-covered retired pay. The new law will raise the minimum annuity according to the schedule shown in the chart to the right.

Here are a couple of examples to help clarify how this will affect specific survivors:

**Case 1:** A 72-year-old survivor of a retired member who died in 1975 is receiving an SBP annuity calculated under the "Social Security offset" method — an option for pre-1986 retirees under which the SBP annuity is



reduced at age 62 by the amount of Social Security benefit attributable to the retired member's Social Security-covered military service. Let's say 55% of the retired member's retired pay would be \$1100/month, and that the Finance Center has calculated that \$250/month of the survivor's Social Security benefit is attributable to the member's military service. That means the survivor's current monthly SBP check is \$850, or 42.5% of retired pay. Since the SBP annuity is already more than 40% of retired pay, this survivor's SBP benefit won't be affected by the first stage of the law change on Oct 1, 2005.

The first change this survivor will see will be on Apr 1, 2006, when the SBP annuity will rise to 45% of retired pay.

**Case 2:** A 59-year-old survivor who is now receiving 55% of retired pay in SBP will attain age 62 on October 1, 2007. This survivor will continue to receive 55% of retired pay until that 62nd birthday, at which time the SBP annuity will drop to 50% of retired pay (the minimum SBP annuity as of April 1, 2007). This rate will continue for 6 months until it rises to 55% of retired pay again as of Apr 1, 2008 — the date when the widow's tax is fully eliminated.

## American Legion offers scholarship source book



Need information about college scholarships? The American Legion's *Need a Lift* scholarship publication is an excellent source of information regarding grants and scholarships. This 152-page booklet, updated annually, is a complete financial aid reference guide for veterans, veterans' dependents and members of the American Legion family.

Call (888) 453-4466 for additional information.





## Retired Activities

# Highlights: 2005 National Defense Authorization Act (NDAA)

- An increase of SBP from 35 percent to 55 percent will be phased in over three and a half years and the existing “two-tier” program will be eliminated by 2008.
- All military retirees rated at 100 percent disabled will immediately (January 1, 2005) receive their **Full Concurrent Receipt** without the 10-year phase-in.
- Directed all Service Secretaries to establish a system to give permanent ID cards to dependents 75-years old and over.
- Authorized a 3.5 percent across-the-board pay raise for all uniformed service personnel.
- Authorized increases in active-duty end strength of 20,000 for the Army and 3,000 for the Marine Corps.
- Created a new healthcare benefit for members of the reserve component by authorizing TRICARE coverage for Reserve members who have served on extended active duty.
- Approved permanent eligibility for up to 90 days of TRICARE coverage for reserve members and their families prior to mobilization, and 180 days of transitional health benefits for reserves, active duty members, and their families when the member separates from active duty service.
- Authorized a new program of educational assistance to members of the Selected Reserve, providing varying amounts of aid depending on the length of time mobilized.
- Reinforced Congressional support for the Base Re-alignment and Closing (BRAC) process by continuing to support the 2005 BRAC round.
- Authorized a permanent increase in special pay of \$225.00 a month for duty subject to hostile fire or imminent danger, and a permanent increase in the family separation allowance of \$250.00 a month.
- Authorized increases in special pay for members of the National Guard and Reserve for enlistment and re-enlistment, and authorized a bonus of up to \$6,000 for foreign language proficiency.
- Established a commission to study the roles and mission of the National Guard and Reserves.
- Authorized use of Federal write-in ballots for absentee military voters in the United States.

## Overdue CRSC payees get toll-free number

Defense Finance and Accounting Service (DFAS) officials have announced that DFAS has completed processing the backlog of more than 9,000 Combat-Related Special Compensation (CRSC) retroactive payments that had been approved for more than 60 days. The backlog was created in June 2003 and January 2004 when legislation was passed

that changed entitlements and required additional policy and coordination between the military services, the Department of Veterans Affairs and DFAS.

CRSC applications will normally be paid within 60 days of military service approval. Military retirees whose applications have been approved, but who have not been paid for more than 60 days since the approval, may call **(800) 472-7098** between 8 - 4:30 EST.

Officials emphasize that only those retired members whose eligibility have been verified and whose payments are overdue should use this number.



## Retired Activities

# The Survivors' Checklist

*The information provided below is for family members of surviving spouses of military retirees. The information is intended as a guide and is not all-inclusive.*

Notify the Defense Finance and Accounting Service, Cleveland (DFAS-CL) if the surviving spouse was receiving an annuity from the Survivor Benefit Plan (SBP), the Reserve Component Survivor Benefit Plan (RCSBP), the Retired Serviceman's and Family Protection Plan (RSFPP) or "Forgotten Widows Annuity." Call **(800) 321-1080**.

**Notes**

---

---

If the survivor was a Civil Service retiree or receiving an annuity from the Federal government, notify the Office of Personnel Management (OPM) at **(724) 794-8690**, Option 3 or **(888) 767-6738**.

**Notes**

---

---

If the survivor was receiving Dependency and Indemnity Compensation (DIC) or other compensation from the Department of Veterans Affairs (VA), please contact that agency at **(800) 827-1000**.

**Notes**

---

---

Notify private sector or retirement custodian if the deceased received funds from an employer sponsored plan.

**Notes**

---

---

Notify financial institutions where the deceased saved, invested or maintained funds.

**Notes**

---

---

Notify insurance companies.

**Notes**

---

---

Contact your nearest Retired Activities Office (RAO) or Retired Services Office (RSO) for assistance. Call your nearest military installation for the RSO locations. RAO phone numbers are routinely published in *Shift Colors*.

**Notes**

---

---

If the deceased was receiving Social Security benefits, notify the Social Security Administration at **(800) 772-1213**.

**Notes**

---

---

If the deceased participated in the federal government's Thrift Savings Plan (TSP) contact the Federal Retirement Thrift Board at **(877) 968-3778**.

**Notes**

---

---

If the deceased was a member of a military fraternal group, such as, the Fleet Reserve Association (FRA), The Retired Officers Association (TROA), The Retired Enlisted Association (TREA), The American Legion or DAV, please notify that organization.

**Notes**

---

---

*We would appreciate input from retirees or survivors on information that would be pertinent for the family members of a deceased survivor. Mail suggestions to:*

NAVY PERSONNEL COMMAND  
RETIRED ACTIVITIES SECTION (PERS-675)  
5720 INTEGRITY DRIVE  
MILLINGTON, TN 38055-6750



## Retired Activities

# DEERS, Identification Card requirements

Many of our readers continue to inquire about mail-in procedures for enrolling family members in the Defense Enrollment Eligibility Reporting System (DEERS), obtaining identification cards OCONUS and in the Philippines. **The following documents are required for enrolling dependents into DEERS:**

- Marriage Certificate (original or court-certified)
- Birth Certificate (original or court-certified)
- Divorce decree (s), for sponsor and/or dependent, as applicable
- Social Security Number of sponsor (and dependents, if available)
- DD Form 214 (if sponsor not enrolled in DEERS)
- Physical characteristics (hair color, eye color, height and weight)

Previously-issued ID card(s) that have expired or DD Form 1172 (Application for Uniformed Services Identification Card DEERS Enrollment) cannot be used for verification purposes.

**For sponsor/applicant to obtain an Identification Card by mail, one of the following conditions must apply:**

- Live far from a military facility
- Are physically handicapped
- Have no means of transportation
- Are hospitalized or sick

**Required documents for sponsor or eligible dependents:**

- Requested in writing
- Marriage Certificate (original)
- Birth Certificate (original)
- Social Security Number of sponsor and dependents
- DD Form 214 (if sponsor not enrolled in DEERS)
- Physical characteristics (hair color, eye color, height and weight)
- Photograph of self or dependent (as applicable)(within 12 months of application date) 8X10 or 5X7 with notarized signature on the back (picture must show head and shoulders).

For residents of the Philippines, ID card issuance via mail for retirees and dependents living in the Philippines has been temporarily suspended. A letter documenting approved benefits will be provided instead. To obtain letters of approved benefits, applicants must mail their request (with supporting documentation) to the Naval Reserve Personnel Center, Code

223, 4400 Dauphine Street, New Orleans, Louisiana 70146-7800 (Telephone (504) 678-0106) to perform the DEERS update and issue letters.

To ensure prompt action, please provide the social security number of the sponsor and proper documentation for the family member (i.e. birth certificate, marriage certificate, divorce decree, court order of paternity or court order of child support). If the spouse is over 65, provide a copy of his or her Medicare Card or Notice of Disapproved Claim form from the Social Security Administration. Upon completion of processing the request, the Naval Reserve Personnel Center will notify applicant by mail and return all original source documents submitted by the applicant.

ID cards may be obtained in person at any ID card issuing facility OCONUS (e.g. Japan, Guam, Hawaii) or in CONUS. For the location of ID card issuing sites, visit <http://www.dmdc.osd.mil/rsl/>.

Sponsors living in the Philippines who have dependents residing outside the Philippines must complete a DD Form 1172, have the signature notarized, and mail it to the dependent who can then take it to the nearest ID card issuing facility to obtain a new card.

To obtain the address and telephone number for closest identification card issuing facility in the US, go to <http://www.dmdc.osd.mil/rsl/>, select "zip code" in left column and enter your zip code in the space provided. You will be provided the three closest ID card sites to your location.

NOTE: No information can be changed or corrected in the DEERS without proper documentation. Nothing can be changed or corrected via telephone call.

Don't let your questions go unanswered.

If you're not sure who to call,

Call 1-866-U-ASK-NPC

(1-866-827-5672)

Let the Navy Personnel Command  
Customer Service Center help you get  
the answers!





# Retired Activities

The following overseas locations issue identification cards for eligible personnel:

Customer Service Desk (DSN) 264-3065	CSD Atsugi (C) 011-81-6160-64-3065	Email: csdatsugi@psapac.navy.mil
Administrative Support Unit (DSN) 318-439-4049	ASU Bahrain (C) 011-973-724-046	Email: vojtecks@bahrain.navy.mil
Customer Service Deck (DSN) 762-5446	CSD Chinhae Korea (C) 82-553-540-5446	Email: gasapoar@psa.psafe.navy.mil
Personnel Support Detachment (DSN) 315-370-3660	PSD Diego Garcia (C) 011-246-370-3660	Email: dgcustomer@psapac.navy.mil
Customer Service Deck (DSN) 314-625-7824	CSD Gaeta Italy (C) 0771-709-685684	Email: psdnap@naples.navy.mil
Customer Service Desk (DSN) 355-5741	CSD NCTS Guam (C) 671-355-5741	Email: cabrerafb@psapac.navy.mil
Personnel Support Detachment (DSN) 450-7907	PSD Keflavik (C) 011-354-425-7907	Email: housek@psalant.navy.mil
Customer Service Desk (DSN) 314-623-8285	CSD La Maddalena (C) 00-039-789-798-342	Email: baluyotg@lamadd.navy.mil
Personnel Support Detachment (DSN) 314-235-4782	PSD London (C) 44-71-509-4782	Email: ramirezd@nctamswm.naples.navy.mil
Personnel Support Detachment (DSN) 315-226-4683	PSD Misawa (C) 011-81-3117-66-4683	Email: hasebem@psapac.navy.mil
Personnel Support Detachment (DSN) 314-626-5787	PSD Naples (C) 001-39-081-568-5787	Email: psdnap@naples.navy.mil
Personnel Support Detachment (DSN) 314-634-6312	PSD Okinawa (C) 011-81-6117-346312	Email: psdokinawahelpline@psapac.navy.mil
Personnel Support Detachment (DSN) 314-727-3075	PSD Rota (C) 011-34-56-82-3075	Email: psd@navsta-rota.navy.mil
Personnel Support Detachment (DSN) 252-3470	PSD Sasebo (C) 81-956-24-6111 Ext. 3470	Email: psdsasebo@psa.psafe.navy.mil
Personnel Support Detachment (DSN) 723-3327	PSD Seoul (C) +822-7913-3327	Email: psd-10@seoul-cnfk.korea.army.mil
Personnel Support Detachment (DSN) 314-624-5584	PSD Sigonella (C) 011-39-095-86-5584	Email: galuvaotauavea@psd.sicily.navy.mil
Customer Service Desk (DSN) 421-2597	CSD Singapore (C) 011-65-750-2597	Email: csd04@clwp-emh-sin.mrms.navy.mil
Customer Service Desk (DSN) 314-266-1528	CSD Souda Bay (C) 0030-821-1528	Email: psdsouda@naples.navy.mil
Customer Service Desk (DSN) 314-232-3421	CSD St. Mawgan (C) 011-441-637-879-432	Email: meneza@jmf.navy.mil
Personnel Support Detachment (DSN) 243-6813/8457	PSD Yokosuka (C) 011-81616043-6813/8457	Email: psdservice@psapac.navy.mil



## Retired Activities

# Social Security application tips

*This is an important event in your life. Be proactive and have all the documentation required by the Social Security Administration prior to applying for benefits.*

If you're approaching your 62<sup>nd</sup> birthday and preparing to apply for your Social Security benefits, you should know this.

- You may apply for benefits three months before your 62<sup>nd</sup> birthday.

- It is advised that you call the Social Security Administration Office for an appointment and list of documents and information for your application of benefits.
- Your application for benefits will not be processed without all of your DD214s or verification of military service. If you do not have that information you may request copies from:

NATIONAL PERSONNEL RECORDS CENTER  
9700 PAGE AVE  
ST LOUIS MO 63132  
ATTN: NAVY

Or go to: [www.archives.gov/research\\_room/vetrecs/](http://www.archives.gov/research_room/vetrecs/)

---

## Marriage, Divorce, Name Changes

From Social Security Online, [www.ssa.gov](http://www.ssa.gov)

### Changing your name on your Social Security card

If you change your name, be sure to tell both Social Security and your employer. This will assure your earnings are properly reported by your employer and recorded in our records. You can get a new card from Social Security with your new name.

### How marriage may affect your adult disabled child benefits

If you receive benefits as an adult disabled since childhood, these benefits generally end if you get married. Some marriages, for example, to another adult disabled child, are considered protected. The rules vary depending on your situation, so you should talk to a Social Security representative at (800) 772-1213 or, for the deaf and hard of hearing, our toll free "TTY" number, (800) 325-0778, between 7 a.m. and 7 p.m., Monday through Friday.

### How divorce affects survivor's benefits

If your divorced spouse dies, you can receive benefits as a widow/widower if the marriage lasted 10 years or more. Benefits paid to a surviving divorced spouse who is 60 or older will not affect the benefit rates for other survivors receiving benefits.

### How remarriage affects survivor's benefits

In general, you cannot receive survivor's benefits if you remarry before the age of 60 unless the latter marriage ends, whether by death, divorce, or annulment. If you remarry after age 60 (50 if disabled), you can still collect benefits on your former spouse's record. When you reach age 62 or older, you may get retirement benefits on the record of your new spouse if they are higher. Your remarriage would have no effect on the benefits being paid to your children.

### How retirement affects survivor's benefits

If you are collecting survivor's benefits, you can switch to your own retirement benefits (assuming you are eligible and your retirement rate is higher than the widow/widower's rate) as early as age 62. In many cases, you can begin receiving retirement benefits either on your own or your spouse's record at age 62 and then switch to the other benefit when you reach full retirement age, if that amount is higher.

### How divorce affects your future retirement benefits

If you are divorced after at least 10 years of marriage, you can collect retirement benefits on your former spouse's social security record if you are at least age 62 and if your former spouse is entitled to or receiving benefits. If you remarry, you generally cannot collect benefits on your former spouse's record unless your later marriage ends (whether by death, divorce, or annulment).



## Retired Activities

# DOD, VA Agree on Common Separation Physical Exam

DOD Press Release

The Departments of Defense (DoD) and Veterans Affairs (VA) signed an agreement recently to implement cooperative separation processes and physical examinations for the service members at discharge sites. This initiative builds upon the 26 individual benefits delivered at discharge sites that have existing agreements, many of which date from the mid-1990s. Both departments are committed to a seamless transition process for service members.

In a memorandum of agreement (MOA), David S.C. Chu, Under Secretary for Defense, Personnel and Readiness, and Gordon H. Mansfield, Veterans Affairs deputy secretary, agreed on several key issues for

separation and disability evaluations. The examination process includes providing adequate medical resources (examining physicians, laboratory facilities, examination rooms, and support staff) and additional testing and/or screening.

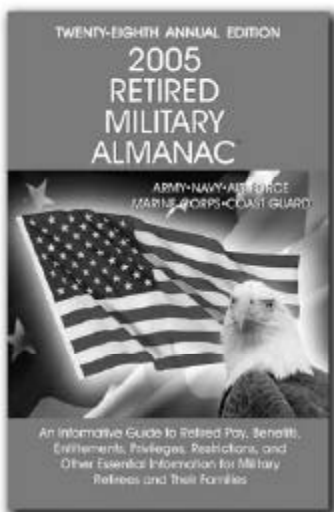
The departments also agree to begin exploring the technical feasibility, schedule, and cost requirements for the implementation of an electronic physical exam, through a single, consistent electronic physical examination record, which will meet military service and VA requirements. To fulfill such requirements in the past, service members underwent two physical examinations within months of each other when service members filed for VA disability compensation. Neither of the examinations fully satisfied the

needs of both VA and DoD. These redundant examinations inconvenienced service members, delayed claims processing and access to VA healthcare, and created an added cost to the federal government. This MOA helps to streamline the process without compromising the gathering of information critical to both departments and is one of many initiatives undertaken by the two departments to create a more seamless process for service members to access benefits.

### New VA ID Cards

The VA has come up with new ID cards. They are NOT asking people to come in and get new cards. Some medical centers and clinics have not yet received the new cards and equipment necessary to make and read them. Your old cards will work just fine until you come in for an exam or routine treatment. Please do NOT call and ask about it or just show up to get a new card. Everyone will eventually get a new card.

# 2005 Retired Military Almanac



The 2005 Retired Military Almanac is now available. Now in its 28th year, the Retired Military Almanac is a 256-page guide designed to keep you current and up-to-date on many subjects of vital interest to military retirees. The almanac contains detailed information on recently passed legislation, including updates to the Concurrent Retirement and Disability payments Program (formerly known as Concurrent Receipt), improvements to the Survivor Benefit Program and much more.

Order directly from the publisher by calling toll-free (888) 872-9698. You can also order secure online: [www.militaryalmanac.com](http://www.militaryalmanac.com).

The 2005 Uniformed Services, Reserve Forces and National Guard Almanacs are also available. (Shift Colors does not stock or sell the almanacs).



# Retired Activities

## Retired Activities Offices Phone Listing

### Arizona

#### Phoenix, AZ

(N&MCRESREDCEN)  
(602)353-3033  
0830-1500(Mon-Fri)

#### Tucson, AZ

(N&MCRESCEN)  
(520)228-6277/89  
0930-1500(Tue-Fri)

### California

#### China Lake, CA

(NAVAIRWPASTA)  
(760)939-0978  
0900-1100 1300-1500(Mon-Fri)

#### Lemoore, CA

(NAS)  
(559)998-4042  
0800-1630 (Mon-Fri)

#### Monterey, CA

(NAVSUPPACT)  
(831)656-3060  
0800-1500(Wed)

#### Point Mugu, CA

(805)982-1023  
0800-1600 (Reg. work days)

#### San Diego, CA

(CORONADO - NAS)  
(619)437-2780  
0900-1200 (Mon-Fri)

#### San Diego, CA

(NAVSTA)  
(619)556-8987  
0800-1600 (Mon-Fri)

#### Seal Beach, CA

(NWS)  
(562)626-7152  
0900-1500 (Mon-Fri)

#### Sunnyvale, CA

(ONIZUKA AIR STATION-  
FORMERLY MOFFETT  
FIELD)  
(650)603-8047  
0930-1530 (Mon-Fri)

### Connecticut

#### Groton, CT

(SUBASE)  
(860)694-3284  
0900-1500 (Mon-Fri)

### Delaware

#### Wilmington, DE

(N&MCRESCEN)  
(302)998-5194  
0800-1630(Mon-Fri)

### Florida

#### Jacksonville, FL

(NAS)  
(904)542-2766 Ext 124  
0900-1500 (Mon-Fri)

#### Mayport, FL

(NAVSTA)  
(904)270-6600 Ext 137  
0730-1600 (Mon-Fri)

#### Milton, FL

(NAS WHITING FIELD)  
(850)623-7177  
0900-1200(Tue/Wed)  
1200-1600(Thu)

#### Orlando, FL

(DFAS BLDG)  
(407)646-4204/4259/4260  
1000-1400 (Mon-Fri)

#### Pensacola, FL

(NAS)  
(850)452-5990 Ext 111  
0900-1300 (Mon-Fri)

### Georgia

#### Atlanta, GA

(NAS)  
(678)655-6735 option 8  
1000-1200 (Tue&Thur)

#### Kings Bay, GA

(SUBASE)  
(912)573-4512  
0730-1630 (Mon-Tue-Wed-Fri)  
0900-1630 (Thurs)

### Hawaii

#### Pearl Harbor, HI

(NAVSTA)  
(808)473-4222 Ext 231  
0800-1500 (Mon-Fri)

### Illinois

#### Great Lakes, IL

(NTC)  
(847)688-3603 Ext 118  
0900-1500 (Mon-Fri)

### Louisiana

#### New Orleans, LA

(NAVSUPPACT)  
(504)678-2134  
0900-1200 (Mon-Fri)

### Massachusetts

#### Quincy, MA

(NAVRESCEN)  
(617)753-4636/26  
1200-1600(Wed&Fri)

### Maryland

#### Annapolis, MD

(USNA)  
(410)293-2641  
0900-1200(Wed)

#### Bethesda, MD

(NNMC)  
(301)295-4120  
0930-1530 (Mon-Fri)

#### Patuxent River, MD

(NAS)  
(301)342-4911  
0700-1700 (Mon-Thur)  
0700-1630 (Fri)

### Maine

#### Brunswick, ME

(NAS)  
(207)921-2609  
0900-1200 (Mon-Fri)

### Michigan

#### Mt. Clemens, MI

(SELANGB)  
(586)307-5580  
0900-1500 (Mon-Fri)

### Minnesota

#### Minneapolis, MN

(NAVAIRRESCEN)  
(612)727-2854  
1000-1430(Tue&Thu)

### Missouri

#### St. Louis, MO

(NAVMARCORESCEN)  
(314)263-6443  
0930-1400(Tue & Thur)  
0930-1130 Friday

### Mississippi

#### Gulfport, MS

(NCBC)  
(228)871-3000 Ext 35  
0900-1200n(Mon-Fri)

### New Hampshire

#### Portsmouth, NH

(207)438-1868  
1000-1400(Tue-Thu)

### New Jersey

#### Lakehurst, NJ

(NAVAIRENGSTA)  
(732)323-5099  
0900-1500(Wed/Thu)

### Nevada

#### Fallon, NV

(NAS)  
(775)426-3333  
0730-1600 (Mon-Fri)



# Retired Activities

## **New York**

### **Amityville, NY**

(AFRESTRGCEN)  
(631) 842-6620  
0930-1500(Tue &Thur)  
0930-1200 (Wed)  
0930-1400(Fri)

## **Oregon**

### **Central Point, OR**

(NAVRESCEN)  
(541) 857-4988  
0900-1200 (Tue-Thurs)

### **Eugene, OR**

(N&MCRESCEN)  
(541) 686-9266  
1000-1500 (Mon-Fri)

### **Portland, OR**

(N&MCRESCEN)  
(503) 285-4566/9587 Ext 548/532  
0900-1300(Tue-Thur)

## **Pennsylvania**

### **Willow Grove, PA**

(NAS JRB)  
(215) 443-6033  
1-800-773-1569  
1000-1500 (Mon-Fri)

## **Rhode Island**

### **Newport, RI**

(NAVSTAMPT)  
(401) 841-4089  
0900-1200(Mon-Fri)

## **S. Carolina**

### **Charleston, SC**

(NAVWPNSTA)  
(843) 764-7480 Ext16  
0800-1630 (Mon-Fri)

## **S. Carolina**

### **Greenville, SC**

(NMCRC)  
(864) 277-9775 opt 1  
1-866-524-6585 opt 1  
0900-1100 1300-1500 (Mon-Fri)

## **Tennessee**

### **Millington, TN**

(NAVSUPPACT)  
(901) 874-5195  
1000-1400 (Mon,Wed)

## **Texas**

### **Corpus Christi, TX**

(NAS)  
(361) 961-3113/2372/3722  
0800-1230(Mon/Tue/Thur&Fri)  
1300-1500(Wed)

### **Ft. Worth, TX**

(NAS JRB)  
(817) 782-5442/5287  
0800-1600 (Mon-Fri)

### **Houston, TX**

(N&MCRESCEN)  
(713) 795-4109/4068  
0900-1300 (Mon-Fri)

### **Ingleside, TX**

(NAVSTA)  
(361) 776-4551  
0800-1630 (Mon-Fri)  
**Kingsville, TX**  
(NAS)  
(361) 516-6105/6333  
1300-1500 (Mon,Wed&Fri)

### **San Antonio, TX**

(NAVRESCEN)  
(210) 225-2997 Ext 119  
1000-1400 (Mon-Fri)

## **Virginia**

### **Dahlgren, VA**

(NSWC)  
(540) 653-1839/3291  
1-800-500-4947  
0930-1530(Mon/Wed/Fri)

### **Hampton Roads Regional**

### **Office,Norfolk, VA**

(NAVSTA)  
(757) 462-9105  
1-800-372-5463  
1000-1400 (Mon-Fri)

## **Little Creek, VA**

(NAB)  
(757) 462-7763  
1-800-372-5463  
1000-1400 (Mon-Fri)

## **Norfolk, VA**

(NAVSTA)  
(757) 322-9113  
1-800-372-5463  
1000-1400 (Mon-Fri)

## **Washington**

### **Bremerton, WA**

(NavSta Bremerton)  
(360) 476-5113/5116  
1-866-572-4341 (WA Only)  
0900-1330 (Mon-Fri)

### **Everett, WA**

(NAVSTA)  
(425) 304-3775  
1-888-463-6697 opt5 then opt 2  
ask for RAO  
1000-1300 (Mon-Fri)

### **Whidbey, Island, WA**

(NAS)  
(360) 257-8054/55  
0900-1500 (Mon-Fri)

## **Wisconsin**

### **Milwaukee, WI**

(N&MCRESCEN)  
(414) 744-9766  
0900-1500(Mon-Fri)

## ***OVERSEAS LOCATIONS***

### **Guam**

(NAVACTS)  
(671)339-7635/333-2056/7/8

## **Italy**

### **La Maddalena, IT**

(NAVSUPPACT)  
011-390-789-73-6161  
DSN: (314) 623-8205  
24HRS (Mon-Sun)

## **Naples, IT**

(NAVSUPPACT)  
011-39-81-568-4857  
DSN: (314) 625-4393  
0730-1600 (Mon-Fri)

## **Japan**

### **Atsugi, JA**

(NAF)  
Local: 0467-78-5015 Ext 264-4190  
011-81-311-764-4190 (fm conus)  
DSN: (315) 264-4190  
0900-1200 (Tue/Fri)

### **Sasebo, JA**

(COMFLEACT)  
011-81-611-752-3108 (fm conus)  
DSN: (315) 252-3108  
1300-1500 (Wed)

### **Yokosuka, JA**

(COMFLEACT)  
Local: 046-816-9626  
011-81-46-816-9626 (fm conus)  
DSN: (315) 243-9626  
0800-1630 (Mon-Wed/Fri)  
0800-1500 (Thurs)

## **Puerto Rico**

### **Roosevelt Roads**

(NAVSTA)  
(787)865-3369/4566  
0800-1500 (Mon-Fri)

## **Spain**

### **Rota**

(NAVSTA)  
011-34-956-82-3232 (fm conus)  
DSN: (314) 727-2850  
1100-1700(Mon/Wed/Fri)  
1100-1500 (Tue/Thurs)

## **United Kingdom**

### **London**

(COMNAVACT)  
Local: 01895-61-6500  
001-44-1895-61-6500 (fm conus)  
DSN: (314) 235-6500  
0730-1630 (Mon-Fri)





## CRDP amounts increase Feb 2nd

Information Provided by DFAS

Most retirees will see an increased CRDP amount in their February 2, 2005 payment. The increased amount will reflect in their February payment because – unlike cost-of-living-allowance (COLA) rates - CRDP rates change effective January 1st of each year, with the new pay rate payable on the first business day of February.

The application of the increase will result in each retiree's CRDP amount becoming individualized. This means that the amounts will no longer follow a simple table rate as they have so far; a computation is now involved which will make each retiree's CRDP amount different. The variables involved will almost guarantee that no two retirees will receive the same amount of CRDP, making individual comparisons irrelevant.

Only CRDP recipients with a VA disability rating of 100% not due to Individual Unemployability (IU) are exempt from the computation. These retirees are entitled to immediate 100% restoration of their retired gross pay.

The basic increase computation for all other retirees is as follows:

**Step 1.** Subtract the applicable 2004 CRDP table rate from the VA waiver amount.

2004 CRDP table rates	
10%	Not applicable
20%	Not applicable
30%	Not applicable
40%	Not applicable
50%	\$100.00
60%	\$125.00
70%	\$250.00
80%	\$350.00
90%	\$500.00
100%	\$750.00
Unemployable	\$750.00

Example:

$$\begin{aligned}
 & \text{VA waiver: } \$860.00 \\
 & \text{(minus) 2004 CRDP table rate (70% total VA disability): } \$250.00 \\
 & \text{= (equals) Difference: } \$610.00
 \end{aligned}$$

**Step 2.** Multiply the difference by the appropriate year's restoration rate.

Restoration rates	
2005	10.00%
2006	28.00%
2007	49.60%
2008	69.76%
2009	84.88%
2010	93.95%
2011	98.18%
2012	99.64%
2013	99.96%
2014	100.00%

As the restoration rates indicate, DFAS will be able to get more money into the hands of retirees sooner over the course of the ten-year phase-in.\*

Example (continued from Step 1):

$$\begin{aligned}
 & \text{Difference from Step 1: } \$610.00 \\
 & \text{x (times) 2005 restoration rate of 10% (or .10): } \underline{\quad .10} \\
 & \text{= (equals): } \$61.00
 \end{aligned}$$

**Step 3.** The 2004 CRDP table rate is then increased by the result from Step 2.

Example (continued from Step 2):

$$\begin{aligned}
 & \text{2004 CRDP table rate: } \$50.00 \\
 & \text{+ (plus) Result from Step 2: } \underline{\quad \$61.00} \\
 & \text{= (equals) Feb. 2, 2005 gross CRDP amt.: } \$311.00
 \end{aligned}$$

Keep in mind, however, that the gross monthly amount of CRDP cannot exceed the amount of retired pay the retiree waived in order to receive compensation from the VA. For instance, if the current CRDP payment is already equal to the lesser of either the gross monthly amount of retired pay or the gross monthly amount of VA compensation, no additional money is due.

\*Please note that any future-year projections do not take COLAs into account and may reflect a lesser amount than what will eventually be restored.



# Defense Finance and Accounting Service

## Combat-Related Special Compensation status for military retirees

Press release from DFAS

On Nov. 12, 2004, the Defense Finance and Accounting Service (DFAS) completed processing the backlog of more than 9,000 approved Combat-Related Special Compensation (CRSC) retroactive payments older than 60 days to qualified military retirees.

The backlog was created when legislation passed in June 2003 and January 2004 changed entitlements and required additional policy and coordination between the military services, the Department of Veterans Affairs and DFAS before payments on certain portions of CRSC could begin.

The new legislation also changed the entitlements to include the following considerations, which required manual intervention and additional time to complete due to their complexity:

- Court-order garnishments
- Deductions for former spouses
- Disabled retirees whose pay is computed using the percentage of disability instead of years of service
- Multiple changes in the awarded disability since the inception of CRSC

CRSC applications will normally be paid within 60 days of military service approval. DFAS is working on automating CRSC payments to improve the quality and efficiency of that service. Automation is expected to be completed in the Summer of 2005.

Since April 2004, DFAS has received approximately 1,980 approved applications each month. As of Nov. 9, 2004, more than 22,000 military retirees have received CRSC payments totaling more than \$346 million.

---

## Retired Pay Computations

From [www.nrpcweb.nola.navy.mil](http://www.nrpcweb.nola.navy.mil)

Depending on the date you initially entered military service, also called the DIEMS date, your monthly Naval Reserve retired pay will be calculated under the “**Final Basic Pay**” or “**High-3**” formula as follows:

### DIEMS Date before 8 September 1980

1. Multiply your years of satisfactory/equivalent service (see equivalent service formula below) by 2.5%, up to a maximum of 75%.
2. Multiply the result by the basic pay in effect on the date your retired pay begins (normally age 60).

### DIEMS Date on or after 8 September 1980

1. Multiply your years of satisfactory/equivalent service (see equivalent service formula below) by 2.5%, up to a maximum of 75%.
2. Multiply the result by the average of your **highest 36** months of basic pay.

**Note:** The highest 36 months of basic pay for a service member who transfers to the Retired Reserve until age 60 will normally be the 36 months before age 60. Longevity

service will continue and pay raises will continue to accrue. Service members who elect discharge before age 60, will have their highest 36 months of basic pay based on the date of discharge. Longevity service stops and future pay raises will be considered.

As can be seen from these two examples, if you initially entered military service on or after 8 September 1980, you should think carefully before requesting a discharge. Taking a discharge will impact your retired pay.

**\*Equivalent Service = Total Creditable Retirement Points /360**

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

If you are receiving pay and/or benefits, contact 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.



---

## Cover story: Tax season cont.

---

IRS taxes from page 1

Our tax law is based on a pay-as-you-go system, which may require a person to deposit payments throughout the current year in anticipation of filing his or her tax return by the April 15 deadline.

**Q How can I arrange to have automatic withholding on my federal annuity?**

**A** For federal civilian retirees, write to the Office of Personnel Management (OPM) and ask for a Form W-4P-A (a civil service retiree's withholding certificate for pension or annuity payments). By returning the form to OPM, your annuity will be treated like wages for income tax withholding purposes. To change an election for withholding, or the amount being withheld, you must contact OPM. Please be sure to note your retirement claim number with any written request you send to OPM. Here's where to write:

**Office of Personnel Management  
Tax Section  
P.O. Box 961  
Washington, DC 20044**

For military retirees, contact the Defense Finance and Accounting Service Center that maintains your retirement pay account at **(800) 321-1080**.

**Q Where can I get information on the estimated tax method, and can you tell me a little more about it?**

**A** Obtain a Form 1040-ES, Estimated Tax for Individuals, from the Internal Revenue Service by calling the toll-free number **(800) 829-3676**. Also, ask for the free IRS Publication 505, Tax Withholding and Estimated Tax, which explains the estimated tax method in great detail.

Spend a few minutes going through the Form 1040-ES instructions and worksheet to determine your expected tax for the year. Most people complete Form 1040-ES each spring as they sit down to do their previous year's taxes. This allows them to use the previous year's tax return as a guide for sources of taxable income and to better estimate the current year's tax.

Once you determine the amount of estimated tax, divide the tax into four quarterly payments that you mail to the IRS. The IRS credits your "account" for the current year and applies your estimated tax payments to the tax you show on your federal income tax return.

Example: For 1999, you complete Form 1040-ES and determine the estimated tax is \$4,000. Divide the estimated tax (\$4,000) by four to figure your quarterly payments (\$1,000).

Mail each quarterly payment by the prescribed due date. You file your 1999 federal income tax return in March 2000, showing a total tax of \$4,500. The \$4,000 estimated tax payments are credited against the \$4,500 tax.

**Q I just discovered that I should have filed a tax return based on my annuity income, but didn't? Will I face legal action?**

**A** If you did not file a tax return because you misunderstood the annuity reporting rules, there is no better time to make a fresh start.

Your local IRS office can work with you to file past due tax returns, and they even have a special program for "non-filers." The IRS wants the non-filer to come forward on his or her own to file a truthful return. It is the people who willfully fail to file, or file a false return, who may face criminal charges.

**Q Is there an amnesty program for people who haven't filed their federal returns for a while?**

**A** The IRS does not offer an amnesty program, but has come to realize that people have many reasons for not filing tax returns, such as family illness, financial hardships, or just plain procrastination—or don't have the money to pay the tax due. The IRS is now working with people to help them with overdue returns. Arrangements to pay are based on ability to pay.

Although the IRS can waive some penalties when there is a valid reason for not filing timely, the person must pay any tax and interest that is due.

**Q Where can I get more information on reporting my federal annuity?**

**A** Contact an IRS tax specialist by calling toll-free (800) 829-1040s. You can also get tax forms and publications by calling (800) 829-3676.

**For tax help:**

- √ IRS tax questions **(800) 829-1040**
- √ Tax payer advocate **(877) 777-4778**
- √ [www.irs.gov](http://www.irs.gov) (available 24/7)



# TRICARE Retiree Dental Program Still Growing

*The Nation's largest all-enrollee paid voluntary dental program reaches 750,000 retired Uniformed Service personnel and their families.*

Article from [www.tricare.osd.mil](http://www.tricare.osd.mil)

The TRICARE Retiree Dental Program (TRDP) enters its sixth year of operation as a record 750,000 Uniformed Services retirees and their families now look to the program for affordable dental care. With low monthly rates based on single, two-person and full-family coverage, the TRDP represents one of the very best values available in health care.

Interest in the TRDP has been high since 1998 when the program was first introduced by Delta Dental of California, the nonprofit, dental carrier selected by the Department of Defense to administer the national program. More recently, Congress approved changes that make the program even more comprehensive. Today, enrollees enjoy immediate coverage and/or reduced waiting periods for crowns, bridges, dentures, orthodontics and dental accidents. The scope of benefits also includes routine cleanings and examinations, fillings, root canals, gum treatment and oral surgery.

Among the many program enhancements added in May, 2003 is an increase in the annual and lifetime orthodontic maximums; a shortened enrollment commitment; a single, 12-month waiting period for 50 percent of the allowed amount for coverage of

crowns, bridges, dentures and orthodontics; and an expanded national dentist network for additional cost savings. Since these changes were implemented, the TRDP has welcomed an average of over 7,300 new sponsors and their family members per month into the program.

Delta has also developed and improved several "self-service" tools to make both enrollment and customer service with the TRDP easier than ever. These include an enhanced, secure web site (at <http://www.trdp.org/>), and a new, automated Interactive Voice Response system, or "IVR."

The "consumer toolkit" available on the web site allows enrollees to verify their eligibility and review up-to-date benefits information, such as how much of their annual maximum they have used to date. Subscribers can also use the toolkit to review processed claims, reimbursements and payments made to their dentist, and to print new ID cards - all online.

With the IVR, enrollees can check their eligibility and request a list of network providers. Soon, they also will be able to use the IVR to check on the status of their dental claims as well.

"All these enhancements make the TRDP an even greater value to our current and potential enrollees," says Tom McDavid, director of Federal Marketing and Communications for Delta Dental.

For more information, visit the web site at [www.trdp.org](http://www.trdp.org) or call Delta toll-free at (888) 838-8737.

### **3 aspects of oral health care:**

#### **1. Care of the teeth**

- ◆ Brush the teeth everyday with fluoride toothpaste in the morning and before going to bed at night. Removable dentures should be taken out before teeth brushing.
- ◆ Place the soft-bristled toothbrush against the gum margin and gently brush in a back-and-forth motion along the outer surfaces and inner surface.
- ◆ Place the toothbrush flat on the chewing surfaces and brush back-and-forth.

#### **2. Care of removable denture**

- ◆ Take out the removable denture before sleeping.
- ◆ Use a toothbrush and detergent to thoroughly clean all parts of the denture. Do not use toothpaste.
- ◆ Immerse it in a glass of water overnight.

#### **3. Regular dental check-up**

- ◆ A dental check-up once a year enables the dentist to give professional advice on oral care specific to the oral health condition and provide early treatment as appropriate. In case of ill-fitting or loose denture, see a dentist for replacement to avoid affecting oral health or chewing problems.



## TRICARE Management Activity

# How TRICARE changes when military sponsor dies or retires

Information from [www.tricare.osd.mil](http://www.tricare.osd.mil)

When a military member retires from active service and begins drawing retirement pay, one chapter in the member's life ends and another begins. If the member has a family, their individual lives change as well, including their TRICARE cost shares.

When an active duty sponsor dies, family members remain eligible for TRICARE benefits at the active duty dependent rates for a three-year period and during this time they are referred to as "transitional survivors." Transitional surviving family members previously enrolled in TRICARE Prime Remote for Active Duty Family Members lose eligibility for this program upon the sponsor's death while remaining eligible for TRICARE Prime, Extra, and Standard. At the end of the three-year transition, TRICARE eligibility continues for survivors, but at the retiree dependent rates.

### Enrollment in TRICARE Prime

Retired service members and their dependents can choose from TRICARE Prime, Extra or Standard based on availability in their location. When the service member transitions from active duty to retirement, they must re-enroll in TRICARE Prime by the 20th of the month of their last month of Active Duty, to be effective the first day of the next month as a Retiree.

#### TRICARE Prime

- Enrollment fees apply: \$230 for individuals, \$460 for families
- Co-payments: \$12 required for outpatient visits to network providers
- Inpatient care: \$11 per day, \$25 minimum
- Inpatient mental health: \$40 per day

**Prime Remote (TPR)** - Not eligible

#### TRICARE Extra

- Inpatient care - \$250 per day or 25% of hospitals negotiated charges, whatever is less, plus 20% of allowable charge for separately billed professional services.

- Outpatient care - 20% of the negotiated cost
- Annual outpatient deductible - \$150 for individuals, \$300 for families.

#### TRICARE Standard\*

- Inpatient care - \$512\*\* per day or 25% of hospital's billed charges, whichever is less, plus 25% of allowable charge for separately billed professional charges.
- Outpatient care - 25% of allowable charges.
- Civilian inpatient mental health - lesser of \$169\* per day or 25% of allowable fees plus 25% of allowable charge for separately billed professional services.
- Annual outpatient deductible - \$150 for individuals, \$300 for families.

#### Catastrophic Cap\*

\$3,000 per fiscal year

#### Eligible for Medicare - age, disability or end-stage renal disease (ESRD)

Retired service members and their dependents **MUST** enroll in Medicare Part B to remain eligible for TRICARE.

\* The catastrophic cap is the annual upper payment limit. It applies only to the allowable charges for covered services.

\*\*Rates are current for FY 2005; rates change every fiscal year.

#### Enrollment Fees/Allotments:

Retired beneficiaries having to pay Prime enrollment fees can visit their regional contractor's Web site or call them for enrollment and fee payment option information. Retirees can pay these fees through monthly allotment only from their Service retirement pay. This retirement pay allotments may be deducted from one of the following pay agencies:

- Defense Finance and Accounting Service (DFAS)
- U. S. Coast Guard
- U. S. Public Health Service

To start an allotment, a beneficiary must fill out an Enrollment Fee Allotment Authorization Letter and send it to the Regional contractor (North, South, or West) along with





# TRICARE Management Activity

an initial quarterly payment (beneficiaries will not need to send a quarterly payment when transferring from one region to another once the allotment process has already been set up). After the contractor receives the allotment authorization letter and initial quarterly payment, the contractor forwards a payment request to the designated pay agency. The pay agency, in turn, sets up a monthly payment to the regional contractor on the beneficiary's behalf. The Enrollment Fee Allotment Authorization Letter is used to start, stop, or change monthly allotment payments from the retiree's pay account.

Beneficiaries who get survivor benefits from either retired or active duty sponsors are paid through a separate pay account and are not eligible for setting up an enrollment fee allotment.

## Use of Military Treatment Facilities (MTFs):

Retirees and their families who do not enroll in TRICARE Prime may continue to use MTFs as capacity exists - if a particular facility can accommodate them. A priority system has been established for access to health care in an MTF. Briefly, the priorities are as follows:

1. Active duty service members
2. Active duty family members who are enrolled in TRICARE Prime
3. Retirees, their family members and survivors enrolled in TRICARE Prime
4. Family members of active duty service members who are NOT enrolled in TRICARE Prime (for the purpose of determining access priority, survivors of military sponsors who died on active duty who are NOT enrolled in TRICARE Prime are in this priority group)
5. All other eligible persons, including retirees and their families who are NOT enrolled in TRICARE Prime

TRICARE Plus is an MTF primary care enrollment program offered at selected MTFs. All beneficiaries eligible

for care in MTFs (except those enrolled in TRICARE Prime, a civilian HMO, or Medicare HMO) may enroll in TRICARE Plus at an MTF if enrollment capacity exists.

## Becoming Medicare-eligible:

Medicare eligibility usually begins on the first day of the month in which the beneficiary turns 65. If the 65th birthday falls on the first day of the month, Medicare Part A eligibility begins on the first day of the preceding month. If the Medicare-eligible beneficiary purchases Medicare Part B, he or she will remain eligible for TRICARE through a program known as TRICARE For Life (TFL). With TFL, beneficiaries retain their eligibility for TRICARE Extra and Standard, but not Prime. TRICARE acts as a second payer to Medicare for services covered by both Medicare and TRICARE. When a retired sponsor reaches age 65 and becomes eligible for TFL, his or her spouse maintains regular TRICARE eligibility until he or she (spouse) becomes 65 years old.

Persons under age 65 who become entitled to Medicare Part A because of a disability or End Stage Renal Disease (ESRD), and who are enrolled in Medicare Part B, maintain their eligibility for TRICARE Prime, Extra or Standard. If enrolled in Prime, the enrollment fee is waived for that individual. When they reach age 65, they will no longer be eligible for TRICARE Prime; they remain eligible for TRICARE Extra and Standard and become eligible for TFL. By law, TRICARE pays after Medicare for these eligible persons. Beneficiaries who become eligible for Medicare due to a disability or ESRD should report that eligibility to the nearest military personnel office, on or after the date of eligibility.

For more information, beneficiaries may contact a local health benefits adviser, beneficiary counseling and assistance coordinator or TRICARE service center, or they may visit the TRICARE Web site at [www.tricare.osd.mil](http://www.tricare.osd.mil).

## Important TRICARE Phone Numbers

Eligibility (DEERS)	(800) 538-9552
TRICARE Prime Remote	(888) 363-2273
Mail Order Pharmacy	(866) 363-8667
Retiree Dental Plan	(888) 838-8737
TRICARE For Life	(866) 773-0404
Senior Pharmacy Program	(877) 363-6337

## Regional Numbers

North	(877) 874-2273
South	(800) 444-5445
West	(888) 874-9378
Overseas Pacific	(888) 777-8343
Latin America & Canada	(888) 777-8343
Puerto Rico & Virgin Islands	(888) 777-8343
Europe	(888) 777-8343



# NAS Key West Offer Low-cost Vacation Options



One of the townhouses rented out in Key West. U.S. Navy photo provided by MWR Key West.

By Ingrid Mueller, Navy MWR  
Communications Branch

Interested in fishing, diving or snorkeling? Recreational boating or sailing? Walking on the beach? Maybe you want to learn about the history of the Florida Keys first-hand through the many museums, historic sites and architecture. Or, partake in the world famous Sunset Celebrations in Key West's Mallory Square, where artists, musicians and merrymakers introduce a nightlife that offers something for everyone.

You want to go but can't afford it? Think again, because the Navy's

Morale, Welfare and Recreation (MWR) facilities and lodging at Naval Air Station (NAS) Key West, Fla., are some of the best the Navy has to offer, and their MWR professionals are standing by to provide top-notch services and programs at reasonable prices.

Located on Trumbo Point Annex, the vacation units are within walking distance from downtown. Vacation rentals include 41 three and four (4) four-bedroom townhouses, as well as 37 two-bedroom mobile homes. Active duty personnel can make their reservations up to six months in

advance and retired military can make reservations up to five months in advance.

The townhouses feature 1½ baths, Florida-style furniture, screened-in porches, a dining area, cable television, telephones (no long-distance service), bedrooms complete with linens, and fully-equipped kitchens that include a coffee pot, dishes and a microwave. Stays are limited to two weeks and pets are not allowed.

The mobile homes, which are in the process of being renovated, are also

Continued next page



# Morale, Welfare & Recreation

## Key West Cont.

fully equipped, clean and very nice for a short-term stay. The units feature two bedrooms, one bath, with cable television. Laundry facilities are available at the nearby Sigsbee Park annex. Pets are not allowed in these units and you may also want to bring your cell phone, as the mobile home units do not have telephones.

If you're into the RV lifestyle, there's plenty of room at the NAS Key West RV park, which offers 93 full hook-ups, more than 350 dry camping areas, and four bathhouses; three of them include laundry facilities. The overflow areas are primarily used from late October through early May. RVers have the option to stay in dry camping for the winter at one site on Trumbo Point Annex or stay on Sigsbee and rotate into full-hookup sites for 14 days, and then back to dry camping.

Nestled in the aqua blue waters of the Gulf of Mexico and the Atlantic Ocean, NAS Key West's Boca Chica Marina has 105 fixed slips and 20 moorings for sailing enthusiasts. Other features include a white sand beach, kayak rentals and a volleyball court. The Navigator Bar & Grill offers great food, entertainment, and a friendly, helpful staff.

Sigsbee Marina is a full-service powerboat marina located on Sigsbee Park, about a five-minute drive from the vacation rentals. A variety of boats are available for rental and can satisfy even the most serious fishermen. Rods and reels, life jackets, coolers and everything else you may need to spend the day out on the water can also be rented.

Navy MWR dining facilities are available at three annexes and on the main NAS Key West base. They include the Navigator Bar & Grill; Runway Grill, located in Air Lanes

Bowling Center on Boca Chica; Sunset Lounge at Sigsbee Park; Beach Patio Grill at Truman Annex; and the Trumbo Palms Restaurant at Trumbo Point.

NAS Key West also has a Navy Exchange, state-of-the-art gymnasium, Commissary and a new Navy Medical complex.

To take advantage of Navy MWR vacation rental opportunities at NAS Key West, please call **(305) 293-5000** or **(888) 539-7697** (sorry, reservations cannot be made via e-mail).

Reservations are accepted at the vacation rental office from 8 a.m. to 4 p.m., EST, Monday through Saturday.

For the RV Park, please call **(305) 293-4433/4494** or send your e-mails to [waitedo@naskw.navy.mil](mailto:waitedo@naskw.navy.mil).

You may also call the NAS Key West Information Tickets & Travel (ITT) Office at 305-293-4173 for ticket and attraction information.



This is just one example of the interior of the townhouse rentals, available in Key West. U.S. Navy photo provided by MWR Key West.

Find out what  
MWR has to offer  
you.

Get the best prices for your next travel adventure, book hotels, rental cars, cruise or vacation packages through your closest Information Tickets & Travel (ITT) Office.

Find your nearest ITT Office by going to [www.mwr.navy.mil](http://www.mwr.navy.mil), click on Business Activities, then the ITT link.

## Working to Keep MWR Doors Open

*Consistent with Chief of Naval Operations (CNO) direction, Navy MWR's challenge is to achieve efficiencies in all programs while sustaining core MWR quality of life services for Sailors and their families.*

By Ingrid Mueller and Steve Buckley, Navy MWR Communications Group

While Sailors may be seeing a slight increase in movie ticket prices at some base theaters or an adjustment in hours at some facilities, the doors to popular Navy Morale, Welfare and Recreation (MWR) programs will remain open.

"Rumors have been circulating that suggest the Navy is backing off on support for MWR programs. Nothing could be further from the truth," said Chris Mehrer, director, MWR Division. "But we do need to apply best business practices to avoid wasting our resources.

"It doesn't make sense to spend Sailors' dollars to keep poorly-supported programs open when customers indicate they don't want them," he added. "By distributing our resources where it makes sense, we will continue to offer the MWR programs that are essential to our customers. The doors to those core programs are going to stay open."

MWR's core programs have been identified as fitness (gyms, sports, athletics and fitness swimming), afloat recreation, single Sailor, Navy Motion Picture Service program, youth and school-age care, and the information, tickets and travel (ITT) program.

MWR is divided into three categories: mission support, community activities and business activities. Mission support includes the Navy Motion Picture Service program, MWR fitness and sports, the Single Sailor program and fleet recreation. Community activities include child development centers and homes, and youth programs, while business activities consists of base clubs, golf courses, marinas, entertainment, information, tickets and travel (ITT) offices and auto skills centers.

About half of MWR's budget is funded by appropriated funds, set aside by Congress to support the morale of military service members and their families. The other half is non-appropriated funds generated by charging fees for services and from a portion of Navy Exchange profits. Non-appropriated fund revenues are reinvested back into MWR programs for Sailors and their families.

"Navy MWR professionals want to provide the best service we can through innovation, increased efficiency and maximizing the return on every dollar we spend by providing positive recreational activities that improve Sailors' quality of life," emphasized John B. Baker, Commander, Navy Installations (CNI) Command Community Support Program director.

"There is no cookie-cutter solution for the way MWR will do business in the future. All MWR professionals have to recalculate how we deliver products and services to the customer," said Baker. "We must be responsive to customer needs and keep the focus on the mission, which is fleet support."

For more information on Navy MWR programs and services, visit [www.mwr.navy.mil](http://www.mwr.navy.mil) or your base MWR Web site.



U.S. Navy photo by Robin Hillyer-Miles

A Sailor purchases special event tickets through the Navy Morale, Welfare and Recreation (MWR) Information, Tickets and Travel (ITT) Office, Naval Support Activity Mid-South, Millington, Tenn.



## Recreation Area Offers Wilderness Adventure

By Ingrid Mueller and Steve Buckley, Navy  
MWR Communications Group

Tucked in the foothills of the North Cascade Mountains just outside of Arlington, Wash., lies the Naval Radio Station Jim Creek Recreation Area, with some 5,000 mostly untamed acres of land that offer an unforgettable wilderness experience and many of the comforts of home. It's clearly one of the Navy's best-kept secrets.

"Washington State is just incredibly beautiful and Jim Creek is the tip of the iceberg," said Dave Hymer, Jim Creek Recreation Area site manager. "Military retirees will love the many recreational opportunities in this area and the variety of lodging choices they'll find at Jim Creek."

The Navy Morale, Welfare and Recreation (MWR) managed facility offers affordable rates and several options for overnight and extended stays, including:

- 16 RV sites, 12 with electricity and water, four with full hook-ups.
- Bobcat Den, a rustic, two-bedroom unit that accommodates five people, has its own kitchen, restroom, log furniture and a large living room.
- Bear Den, similar to an efficiency unit, sleeps four people in one bedroom, and has a small kitchen and private restroom.



U.S. Navy photo by Steve Buckley

The Naval Radio Station Jim Creek Recreation Area features 16 RV sites, 12 with electricity and water, four with full hook-ups.

- The Jim Creek Lodge offers 11 rooms and sleeps up to 50 people. A commercially-equipped kitchen contains all the pots, pans and dishes necessary to feed a group of 50.
- Eighteen cabins, six that sleep four people and 12 that sleep six.
- More than 25 tent sites.

"The group facilities are ideal for retreats and reunions," said Hymer. "In addition, we offer a wide variety of outdoor recreational opportunities throughout the year, including camping, fishing, boating, team building programs, weekend and seasonal activities. This is the ideal setting for guests of all ages."

Special programs offered at Jim Creek include fly fishing, interpretive hikes, bird watching and family-oriented seasonal events, such as ice cream socials, outdoor movies, and Halloween, Christmas and Valentine's Day programs, to name a few.

"I don't believe that we can over-serve any of our customers," said Hymer. "Our full-time staff, as well as the retirees who serve as RV campground hosts, know how important it is to take care of our visitors. I have empowered my staff to ensure customers have a good stay."

"The staff at Jim Creek is exceptional," wrote Charlotte and Gregg Deloki in a letter following their visit. "They were informative, not only of what Jim Creek offers, but of what the surrounding area offers as well. They were also very warm and friendly."

Snacks, beverages, souvenirs, camp supplies, fishing supplies, ice and wood are available for purchase at the camp store. Rental equipment includes mountain bikes, softball and other sporting gear, rowboats, kayaks, canoes and fishing gear. Rental camping supplies include tents, sleeping bags and canopies.

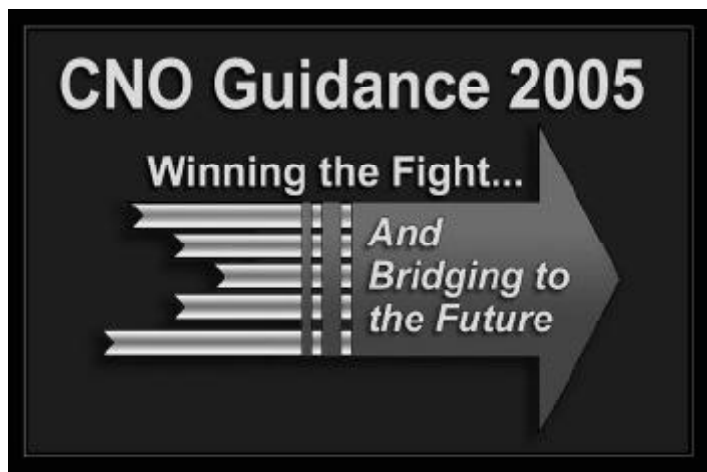
*See Jim Creek page 26*





# Information for Everyone

## A brief look into CNO's Guidance for 2005



to do that today had we not first invested heavily in our people, developed a mentoring culture, and realized unprecedented retention over the last few years. And while those efforts are paying the kind of dividends exemplified by our 2004 accomplishments, an optimum Human Capital Strategy will not be possible unless we challenge the assumptions inherent in our current manpower approach, that is, our default strategy.

To that end, we will pursue new technologies and competitive personnel policies that will streamline combat and non-combat personnel positions, improve the integration of Active and Reserve missions, and reduce the Navy's total manpower structure. We must become better educated, better trained and better compensated, but smaller workforce in the future.

### 2005 Navy Deliverables

- Execute successful combat operations in the Global War on Terror
- Deliver a Human Capital Strategy
- Develop new concepts of operation and systems that support them
- Mature Sea Power 21 concepts and bridge toward joint interdependence
- Align requirements and procurement decision processes
- Refine our infrastructure needs

### **Manpower**

We are an organization on the move. We seek not to keep pace with change, but to lead it. And our people – the Navy's capital assets – are going to make that happen. I have said this before, but it bears repeating: At the heart of everything good that is happening in our Navy today is the vital fact that **we are winning the battle for people**. We are attracting, developing, and retaining a talented cadre of professionals who have chosen a lifestyle of service. Our ability to challenge them with meaningful, satisfying work that lets them make a difference is fundamental to our covenant with them as leaders.

To better fulfill this promise, we are in the process of developing a Human Capital Strategy that fits the twenty-first century – a strategy that delivers the right skills, at the right time, for the right work. We would not be in a position

### **Current Readiness**

We have to get to the fight faster to seize and retain the initiative. That requires increasing the operational availability of our forces by continuing to refine and test the Fleet Response Plan (FRP). A key word in our future is "surge" and if a resource doesn't have surge capability we are not going to own it. Every part of the Fleet will be organized around this surge operational concept and its associated training, maintenance, and logistics processes. We must understand and adapt our warfare doctrine, supporting procedures, training, and schedules to take best advantage of FRP and other emerging operational constructs. And we must determine, accurately articulate, and continuously validate our readiness requirements. Taking prudent risks and attacking cost will permit us to fund essential requirements, optimizing the operational impact of today's Navy while creating a future Navy that capitalizes upon, and can rapidly field, new technology.

### **Future Readiness**

Bridging to the future requires innovation, experimentation, and rapid technology insertion that will result in mid- and long-term war fighting improvements. Speed, agility and a commitment to joint and coalition interoperability are core attributes of this evolving Navy. Further analyzing, understanding, and applying prudent risk to capability and program decisions are essential to achieving future war fighting wholeness.



# Information for Everyone



U.S. Navy photo by Photographer's Mate 3rd Class Craig R. Spiering

Chief of Naval Operations Adm. Vern Clark speaks to the crew of USS Harry S. Truman (CVN 75) during a recent visit aboard the Nimitz-class aircraft carrier.

## **Quality of Service**

The quality of service of our Sailors, their families, and our civilian workforce is a top priority in carrying out our mission. We will foster innovation and support technologies that will enable our people to do their jobs more efficiently and effectively. Our ability to identify the work content for every Sailor and civilian is directly linked to and will be the foundation of the 21st century Navy's comprehensive Human Capital Strategy. Quality of service is the daily manifestation of our commitment to people.

## **Alignment**

Our object is to unify the entire Navy and deepen the cultural change in our institution so that our organizations, processes, communications (internal and external) and actions align with our institutional values and priorities. We will nurture

those beliefs that make the United States Navy a world-class organization, setting the standard for warfighting effectiveness and technological agility.

## **Strategic Objectives**

- Win the Global War on Terror
- Improve readiness for global response
- Integrate Sea Strike, Shield, Basing and FORCENet into the Joint Force
- Capture funds through Sea Enterprise to recapitalize our Navy
- Develop the 21<sup>st</sup> century workforce

To read the CNO Guidance for 2005 go to:  
[www.chinfo.navy.mil/navpalib/cno/clark-guidance2005.pdf](http://www.chinfo.navy.mil/navpalib/cno/clark-guidance2005.pdf).



## Information for Everyone

### New veteran ID cards help battle identity theft

From the Department of Veterans Affairs

With identity theft as the major fraud reported by Americans, the Department of Veterans Affairs has designed a new identity card for veterans that will safeguard confidential information.

“The new identification card ensures veterans’ personal information is protected,” said Secretary of Veterans Affairs Anthony J. Principi. “It also helps prevent the theft of important benefits and services from veterans that they earned by their service to our country.”

The card, formally known as the Veterans Identity Card, will have veterans’ photos on the front and identify them as enrollees in the VA’s health care system.

Encrypted on a magnetic tape on the back of the card will be the veteran’s Social Security number, date of birth and a control number. The magnetic strip also records whether the veteran has a service-connected disability.

Identity theft is one of the fastest growing crimes in the nation. The Federal Trade Commission listed identity theft as the number one fraud reported by consumers in 2003. Requests from veterans and their congressional representatives were instrumental in bringing about these latest changes.

“The new VIC ensures the security of veterans’ personal information as well as ensuring that only eligible veterans receive the benefits and services they’ve earned,” said Kristin Cunningham of the business office for VA’s health care system.

Veterans should request the new card at their local medical center.

Processing will take five to seven days once eligibility is verified. VA hopes to complete the conversion to the new, safer card by mid-November. The existing cards will remain valid until veterans receive their new cards.

#### *Jim Creek from page 23*

Jim Creek’s Twin Lakes are one of the few locations in the northwest where year around fishing is possible. Each lake offers about 35 acres of fresh water trout fishing and provides a pristine habitat for wildlife, including beavers, deer, river otters, waterfowl and bald eagles.

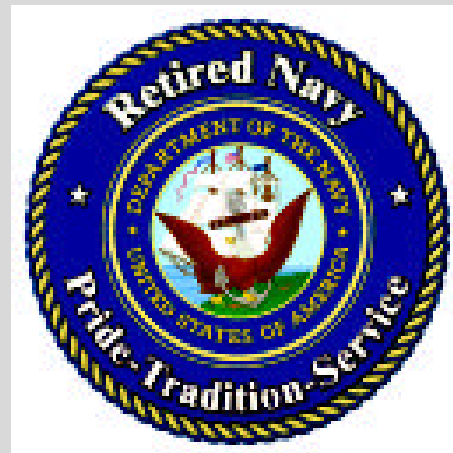
The primary mission of Naval Radio Station Jim Creek is to provide radio-transmitting capabilities for the Pacific submarine fleet. The Jim Creek Wilderness Area has been designated for recreational use by authorized MWR patrons, including military personnel and their family members, military retirees and DoD civilians.

For more information on the Jim Creek Wilderness Area, visit <http://www.navylifepnw.com/navylife/rec/jcreek/> or call (888) 463-6697.

### *Retired Navy Decal*

The Decal and patch are available, when in stock, at Navy Exchange locations. They are not listed in the online Navy Exchange. The decal is only available as an interior application decal.

These items can also be purchased at [www.4armedforces.com](http://www.4armedforces.com). Go to *Products by category*, click on *retired*, then *retired Navy* and scroll through the items to find the decal and patch. You can call them at (904) 396-7338 for more information on ordering. This is not an official Navy website.





---

## Information for Everyone

---

# Identity theft: how to protect yourself

*As with any crime, you can't guarantee that you will never be a victim of identity theft, but you can minimize your risk, by managing your personal information with an awareness of the issue.*

Source of Information, Federal Trade Commission

- Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or are sure you know who you're dealing with.
- Don't carry your Social Security card; leave it in a secure place.
- Secure personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
- Guard your mail and trash from theft:
  - Deposit outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at (800) 275-8777 to request a vacation hold.
  - To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards, and credit offers you get in the mail. If you do not use the pre-screened credit card offers you receive in the mail, you can opt out by calling (888) 5-OPTOUT (678688). Please note that you will be asked for your Social Security number in order for the credit bureaus to identify your file so that they can remove you from their lists. You may still receive some credit offers from companies that use different lists from the credit bureaus' lists.
- Carry only the identification information and the number of credit and debit cards that you'll actually need.
- Use passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers. When opening a new account, you may find that many businesses still have a line for your mother's maiden name. Use a password instead.
- Ask about information security procedures in your workplace or at businesses, doctor's offices or other institutions that collect personally identifying information from you. Find out who has access to your personal information and verify that it is handled securely. Ask about the disposal procedures for those records as well.
- Give your Social Security number only when absolutely necessary. If your state uses your Social Security number as your driver's license number, ask to substitute another number. Do the same if your health insurance company uses your Social Security number as your account number.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- Be wary of promotional scams. Identity thieves may use phony offers to get you to give them your personal information.
- Keep your purse or wallet in a safe place at work as well as any copies you may keep of administrative forms that contain your sensitive personal information.
- Cancel all unused credit accounts. When ordering new checks, pick them up at the bank, rather than having them sent to your home mailbox.





## Information for Everyone

# San Diego seminar, resource fair: Success



Photo by Jerry MvNutt, LCDR, USN (Ret)

VADM LaFleur, COMNAVSURFPAC, pauses for a picture with Lynell Poole, CNRSW RAO Regional Coordinator, in front of Marine Corps Recruit Depot San Diego base theater, prior to kicking off this year's seminar.

Story by Lynell Poole, CNRSW RAO

Over 1,800 retired military personnel and family members from all branches of the armed forces attended the Annual Retired Military Personnel Seminar and Resource Fair on November 6, 2004, at Marine Corps Recruit Depot, San Diego. The success

of this year's event was due to the efforts of RAO volunteers from Naval Station San Diego. The services of CNRSW Morale, Welfare and Recreation (MWR) and MCRD/MCCS Marketing Directors ensured those in attendance were accommodated with coffee and donuts in the morning and lunch in the afternoon.

Keynote Speaker, Vice Admiral Timothy W. LaFleur, Commander, Surface Forces, U.S. Pacific Fleet, welcomed the retirees to this year's event and updated them on a wide range of initiatives such as "Forward Deployment," "Sea Swap," "Optimal Manning," "Fleet Response Plan," and "Senior Enlisted Leadership." The initiatives focused on improving combat readiness and efficiency. He made it very clear to retirees that the Navy is unwavering in its support of military retirees and their families. "We remember your service, your sacrifices, and your victories. While we are furthering your legacy in this war against terror, we will never lose sight of you – our retirees – whom we value and owe much to."

This year's seminar had a special guest speaker on the agenda, Mr. Dennis Mills, Navy Personnel Command,

Retired Activities Operations Section Head. Mills offered the audience his insight on issues affecting military retirees today, volunteerism and estate planning.

### *Other speakers included:*

Legislative Update

**Ms. Katharine O'Neill Tracy**  
Deputy Director, Benefits Information Department, MOAA

Health Care

**Dr. James Sears**  
Senior Vice President  
TRIWEST Customer Service

**Ms. Marilyn Brown**

Naval Medical Center, San Diego

DFAS-CL Retired/Annuity Pay

**Mr. Dennis Disbrow**  
Technical Advisor

Defense Commissary

**Mr. Gene Rice**  
Store Director

**Mr. Gregory Smith**

San Diego County Assessor

## 22nd National Retired Military Golf Classic

Press Release

The 22nd National Retired Military Golf Classic (NRMGC) is being held in Myrtle Beach, S.C. from May 31 to June 4, 2005. The Classic is played on five different courses at the Myrtle Beach National and Wildwing Golf Clubs.

A total of 864 men and 132 women are accepted for this

event, which is the largest retired military golf event in the world. Over \$125,000 in cash and prizes will be awarded.

Applications were mailed in December 2004 to those on the mailing list. Applications will also be available at most military golf courses around the country. Priority will be given to those who have played in the classic. After Feb. 1, acceptance is on a first come first serve 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 National Retired Military Golf Classic, PO Box 3608, Myrtle Beach, S.C. 29578





# Information for Everyone

## Family members 75-yrs-old receive indefinite ID cards

Source NAUS newsletter

Family members, 75 years and older are to receive Indefinite ID Cards. Military retirees already received the ID cards with no expiration dates, but renewing ID cards upon expiration has been a continuing requirement for family members.

Help is on the way for some. Congress passed legislation with the 2005 Defense Authorization Act (NDAA) that authorizes military services to issue ID cards without an established expiration date to dependents and survivors of military retirees who are 75 years or older.

Those who are eligible should note that although the law is in place, the capability to issue the indefinite card to the

eligible population is being worked into the next software release, which is not expected until Summer 2005.

Until the capability to issue the indefinite cards is brought on line, these individuals must continue to renew their ID cards upon expiration by visiting an issuing facility or by the mail-in renewal process, if they qualify to use it.

In the past, many Medicare-eligible family members simply let their ID cards expire if they were nowhere near an installation to use the shopping privileges. Since enactment of TRICARE for Life and TRICARE Senior Pharmacy coverage several years ago, older family members who have Medicare A & B now have medical benefits and must have a current ID card to use the benefits.

Check with your local ID card issuing facility this summer for the status of the issuance capability for the over 75 ID card holders.

## Scholarship Spotlight: FRA and LA FRA Scholarships



Information provided by Fleet Reserve Association

Last year, the Fleet Reserve Association (FRA) and its Ladies Auxiliary (LA) awarded more than \$90,000 to deserving students across the country. FRA and LA FRA scholarships are awarded to FRA/LA FRA members in good standing, their dependent children, grandchildren and spouses. The program is competitive and selection is based on financial need, academic standing, character, and leadership qualities.

Applications must be postmarked no later than Apr. 15, 2005. Visit <http://www.fra.org/faq/scholarship/index.html> to download application forms. To search over 1,000 other scholarships, use our Scholarship Finder: <http://www.military.com/Education/ScholarShip/newsearch>.

## MWR has what you're looking for

For a listing of all the Navy Morale, Welfare and Recreation (MWR) recreational lodging and camping facilities, visit their Web site at [www.mwr.navy.mil](http://www.mwr.navy.mil) and click on Business Activities. Then scroll down and click on Cabins and RV Parks. You will see an interactive map that will take you directly to the lodging facility of your choice. MWR offers over 600 recreational cabins and cottages, and more than 2,000 RV campsites (with partial or full hookups) at 46 installations throughout the Navy.



Photos provided by Navy MWR Office





# Information for Everyone

## CHAMPVA: Helpful resources

Due to the similarity between CHAMPVA and the Department of Defense (DoD) TRICARE program, the two are often mistaken for each other. CHAMPVA is a Department of Veterans Affairs program whereas TRICARE is a regionally managed health care program for active duty and retired members of the uniformed services, their families, and survivors. To be eligible for CHAMPVA, you cannot be eligible for TRICARE/CHAMPUS. As requested, the following are resources for those enrolled in CHAMPVA. More information can be found at [www.va.gov/hac/champva/champva.asp](http://www.va.gov/hac/champva/champva.asp).

### Change of Address

*How do I notify CHAMPVA of a change to my address or phone number?*

Mail: VA Health Administration Center  
CHAMPVA  
PO Box 65023  
Denver, CO 80206-9023

Phone: **(800) 733-8387**

E-mail: [HAC.INQ@MED.VA.GOV](mailto:HAC.INQ@MED.VA.GOV)

Fax: **(303) 331-7804**

### Customer Service - General Information

*Where do I find general CHAMPVA information, fact sheets, and forms?*

Phone: **(800) 733-8387**

Our automated menu is available 24 hours a day, 7 days a week, to request applications, claim forms, and other CHAMPVA material. Once you are familiar with our automated service, please consider using it during non-business hours.

Website: [WWW.VA.GOV/HAC](http://WWW.VA.GOV/HAC)  
E-mail: [HAC.INQ@MED.VA.GOV](mailto:HAC.INQ@MED.VA.GOV)

### Customer Service - Beneficiary or claim specific information

*Who do I contact with questions about my benefits and bills for medical services?*

Mail: VA Health Administration Center  
CHAMPVA  
PO Box 65023  
Denver, CO 80206-9023

Phone: **(800) 733-8387**

Telephone assistance is available (toll free) by calling us between the hours of 8:15 a.m. - 7:00 p.m. (Eastern Time), Monday through Friday (holiday excluded) to speak with a Benefits Advisor.

Fax: **(303) 331-7804**

When using our 24-hour fax service, please state the nature of your inquiry, the name of the beneficiary (if you are not the beneficiary), and the CHAMPVA member card number. Fax messages that simply ask for a return call, unfortunately, cannot be honored.

E-mail: [HAC.INQ@MED.VA.GOV](mailto:HAC.INQ@MED.VA.GOV)

If you wish to e-mail us, please state the nature of the inquiry and the name of the beneficiary (if you are not the beneficiary) in your e-mail inquiry and we will respond as quickly as possible.

### Pharmacy

*Who do I contact to find a local pharmacy that is part of the Medical Matrix network?*

Phone: **(800) 880-1377**  
Website: [WWW.VA.GOV/HAC](http://WWW.VA.GOV/HAC)

Use the following instructions:

- Click on *Medical Matrix* in the blue section on the left.
- A paragraph will appear entitled, *Medical Matrix*, go to the end of the paragraph and click on [Click Here](#).



# Information for Everyone

- A page will appear with several boxes requesting information necessary to locate a Medical Matrix Pharmacy near you.
- Enter your Postal Zip Code.
- Select Pharmacy service type: CHAMPVA
- Select method of sort by: (this will allow you to select by: store name, city or telephone number of your pharmacy).
- If nothing appears in your postal zip code area, click below the page where it reads [Click Here](#) to search beyond your area.

Phone: (800) 733-8387  
 Fax: (303) 331-7807

## Preauthorization for mental health and substance abuse counseling services

*Who do I contact for preauthorization of these services?*

Mail: Magellan Behavioral Health  
 CHAMPVA  
 PO Box 3567  
 Englewood, CO 80155  
 Phone: (800) 424-4018 (domestic)  
 (720) 529-7400 (international)  
 Fax: (800) 424-4017

*Who can answer questions about Meds by Mail?*

The Pharmacy Servicing Center will help you with:

- The status of your order
- Questions about the drug availability
- Questions about the pharmacist
- Patient profile updates

Phone: (888) 385-0235, Monday - Friday,  
 10:30 a.m. - 5:00 p.m. ET  
 We will help you with general information about Meds by Mail, eligibility, applications for Meds by Mail, and claim forms.

Phone: (800) 733-8387  
 E-mail: [HAC.INQ@MED.VA.GOV](mailto:HAC.INQ@MED.VA.GOV)  
 Website: [WWW.VA.GOV/HAC](http://WWW.VA.GOV/HAC)  
 (then select Meds by Mail)

## Preauthorization for dental, durable medical equipment, hospice, and transplant services

*Who do I contact for preauthorization of these services?*

Mail: VA Health Administration Center  
 CHAMPVA  
 ATTN: Preauthorization  
 PO Box 65023  
 Denver, CO 80206-9023

## Processing of claims

*Where do I send the bills for my medical services and supplies?*

Mail: VA Health Administration Center  
 CHAMPVA  
 PO Box 65024  
 Denver, CO 80206-9024

## Reconsideration/Appeal requests

*Who do I contact if I want to appeal or request reconsideration of a decision regarding authorization, benefits or payment?*

Mail: VA Health Administration Center  
 CHAMPVA  
 ATTN: Appeals  
 PO Box 460948  
 Denver, CO 80246

## School Certifications

*Where do I send school certifications of full-time enrollment?*

Mail: CHAMPVA  
 PO Box 469028  
 Denver, CO 80246-9028  
 Fax: (303) 331-7809