

Memorial Day History

From the Veterans Administration

Three years after the Civil War ended, on May 5, 1868, the head of an organization of Union veterans — the Grand Army of the Republic (GAR) — established Decoration Day as a time for the nation to decorate the graves of the war dead with flowers. Maj. Gen. John A. Logan declared that Decoration Day should be observed on May 30. It is believed that date was chosen because flowers would be in bloom all over the country.

The first large observance was held that year at Arlington National Cemetery, across the Potomac River from Washington, D.C.

The ceremonies centered around the mourning-draped veranda of the Arlington mansion, once the home of Gen. Robert E. Lee. Various Washington officials, including Gen. and Mrs. Ulysses S. Grant, presided over the ceremonies. After speeches, children from the Soldiers' and Sailors' Orphan Home and members of the GAR made their way through the cemetery, strewing flowers on both Union and Confederate graves, reciting prayers and singing hymns.

Local observances claim to be first local springtime tributes to the Civil War dead and already had been held in various places. One of the first occurred in Columbus, Miss., April 25, 1866, when a group of women visited a cemetery to decorate the graves of Confederate soldiers who had fallen in battle at Shiloh. Nearby were the graves of Union soldiers, neglected because they were the enemy. Disturbed at the sight of the bare graves, the women placed some of their flowers on those graves, as well.

Continued on page 14



(Top) Naval Station Everett Chaplain, Lt. Cmdr. John M. Hakanson and Engineering Aide 2nd Class Daniel N. Wood, place an American flag at the headstone of a veteran at the Grand Army of the Republic Cemetery in Snohomish, Wash. U.S. Navy photo. **(Right)** Yeoman 1st Class Al Shoehigh, United States Navy (Ret.), places a lei in memory for each submarine lost during World War II at the Submarine Base Memorial. Shoehigh is one of many Submarine Veterans that participated in the Memorial Day Ceremony held at the Submarine Base Memorial Pearl Harbor, Hawaii. U.S. Navy photo.



(Left) At sea aboard the amphibious assault ship USS Kearsarge (LHD 3) — Brig. Gen. Richard F. Natonski, Commanding General 2D Marine Expeditionary Brigade/Deputy Commanding General II Marine Expeditionary Force, addresses Sailors and Marines during a Memorial Day Service conducted on the ship's flight deck. U.S. Navy photo.



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Notes From the Editor

- ◆ Be sure to review the Ready Reference Contact Information page. It has been recently updated with new numbers and contacts.
- ◆ The *Shift Colors* staff asks for your patience with the publication of reunion information. Due to the cutback in pages, we have fewer pages for reunion listings. A more current and complete listing of reunions is posted on the *Shift Colors* web page at:
www.npc.navy.mil/ReferenceLibrary/Publications/ShiftColors.
- ◆ We encourage all with Internet access, to check out the *Shift Colors* web page for updates and information not published in the newsletter. You can also read through back issues of *Shift Colors*.
- ◆ In an effort to better serve our retiree community, the *Shift Colors* phone number is being switched to a toll-free number: 1-866-U-ASK-NPC (1-866-827-5672). The Navy Personnel Command Customer Service Center will take your call and answer your questions or direct you to someone who can.
- ◆ Retiree and Survivor Checklists are now available on the *Shift Colors* web page, along with further guidance on the Survivor Benefit Plan open season.

Shift Colors

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From the Chief of Naval Personnel



Shipmates,

As your new Chief of Naval Personnel, I thought I'd use my first letter to provide a look at our efforts to develop and deliver the Navy's workforce for the future. This is work that each of you started during your service – you were a part of the beginning of the All-Volunteer Force, as well as the change in technology we see across the classes of ships that are now on our waterfront. We have several programs and initiatives that are leading the change into a Navy that is better prepared to meet our mission.

Times have changed from the "Cold War" perspective with predictable deployments, stable personnel rotations and more. Operational changes require we deploy and operate forces with more flexibility, requiring new and innovative ways to detail and train our people. We are addressing how we shift from those old processes into ways to more effectively work in the new environment, and I'm convinced that thanks to the greatest strength of the United States Navy – our people – we will get there.

One initiative is to shift our focus to competency, performance and skill-based compensation and away from longevity and rank. We recognize the need to refocus away from deferred compensation and instead optimize the current compensation in a manner that creates a "push" to a full career, as opposed to the current cliff-vested retirement's "pull" to full career. Another initiative is devising "on ramps and off ramps" to facilitate smooth transition between active duty, reserve duty and civil service. We are working to compensate the total workforce we want in peace and wartime. Our future compensation strategy must incentivize voluntary acquisition and effective utilization of skills and competencies for a diverse workforce, while enhancing service flexibility and discretion.

We need leaders from every part of our nation in every part of our Navy. Our leadership – officers, senior enlisted and civilian – must represent the diversity of our society. My priority is to strengthen the Navy by strengthening diversity in its ranks. What we are doing will energize the Navy-wide effort of creating an environment in which all Sailors and civilians can contribute their skills to increasing mission readiness, are encouraged to lead, and feel empowered to reach their personal and professional potential. As the market for talent becomes more competitive and dynamic, our goal is to ensure that the Navy offers all Americans ways to serve. I am excited about this initiative – it's the right thing to do, and it will help us deliver the Navy of tomorrow. We've made a lot of progress, but we still have a long way to go. You can help us by telling your community about the great opportunities the Navy offers.

As a Navy and an organization, we face challenges in many areas – increased demands on our people and time, new manpower requirements, and more. In these situations, we have the ability to actively make a decision to move along a certain course. I want our organization to be biased toward action after we weigh the factors and decide on the right way ahead. I am convinced, based on our expertise, experience and teamwork, that we can do this effectively.

Your Navy is changing and evolving to meet the needs of the "long war." Change is nothing new to you or the Navy. You helped start many of the successful changes that we are fortunate to live with today. We live in dynamic times and your support of our efforts is not only much appreciated but pivotal in getting our message out to the American people.

And that last point, getting our message out to the American people, is one where I really need your help. The recruiting environment we face is growing more challenging every day; a strong economy with low unemployment rates means the young people with the qualities we seek have many opportunities from which to choose. Our Navy still offers a great deal to these young men and women - world-class training, skill development, education and the ability to serve and make a difference. We have a great story to tell, and I'd like you to help us tell it. Never pass up an opportunity to act like a Navy recruiter! Here's a number you can call to get the latest information on the many career opportunities we offer - (800) USA-NAVY (800-872-6289) or go to www.navy.com.

You were a valued member of our team before; I'd like you to join us once again as an Honorary Recruiter.

Thank you for your service and continued support.

All the best,

J. C. Harvey, Jr.

Vice Admiral, USN

Retired Activities



This is my first opportunity in 2006 to review some of the events of late 2005 and reiterate a few topics I feel are important for you to know.

First, President Bush signed the 2006 National Defense Authorization Act (NDAA) (Public Law 109-163) on Jan. 7, 2006. It contained many provisions that affect the active duty, reserve and veterans community. Although the Senate included provisions to authorize three very important enactments for our community – Elimination of the Dependency and Indemnity Compensation (DIC)/Survivor Benefit Plan (SBP) offset, modification in the SBP paid-up provision to October 2005 and addendum in full Concurrent Retired and Disability Pay (CRDP) for Individual Unemployability (IU) 100-percent disabled 20 year retirees, the final Act included only a modified version of the Senate’s CRDP proposal to provide 100-percent IU retirees full CRDP. It states that 20-year retirees who are rated 100-percent disabled due to being IU will have their full concurrent retired pay phased-in through Oct. 1, 2009.

Last year, the fraternal retiree organizations (MOAA, FRA, TREA, NAUS, DAV, NCOA, the Military Coalition and so many other groups) and many of you worked hard to convince our Senators and Congresspersons to consider what would be beneficial to retirees, and were very successful. The fraternal groups are our mouthpieces on the Hill. So, I say again, as I do annually, join a group that works to improve our lives. This year, they will work even harder to improve the quality of life for the active duty and retiree communities. Their priorities and strategies for accomplishing their goals can be found on their web sites and in their monthly publications.

In the last edition of the *Shift Colors* (Winter 2005), the editor outdid herself again. It was an outstanding job by JO2 Amie Hunt. The section “Remembering 1955,” brought back some nostalgic moments for many of our senior shipmates. How about the pay chart on page 11? Wow, how did you make it on such a small amount of income?

The last newsletter also included SBP Open Season information and applications. The one-year open season period is from Oct. 1, 2005 – Sept. 30, 2006. The event allows retirees to enroll in the SBP or increase their participation. If you have no provisions in place to provide for your survivors should you predecease him/her, consider this program. If not SBP, please consider putting something in place to replace finances you contribute to your household.

In almost every edition of *Shift Colors*, since Spring 2003, we have provided information on the Combat Related Special Compensation (CRSC). *Shift Colors* (April-June 2003) presented information and the application. Subsequent newsletters included updates and contact information. If you have a compensated disability from the Department of Veterans Affairs (DVA) see *Shift Colors* April-June 2003 or Spring/Summer 2004 edition for the application and information. If you have Internet access, go to <http://www.hq.navy.mil/ncpb/> or call toll free (866) 827-5672 and ask to speak to a Retired Activities Section representative. Please do not let this important entitlement pass you by.

Included in this edition of your newsletter are the Secretary of the Navy’s Retiree Council (SECNAV RC) recommendations and responses from the SECNAV (see pages 6-7). There are recommendations on health care, the Retired Activities Program, DIC/SBP offset, 30-year paid up SBP and numerous other issues presented to the SECNAV.

And for those of you who receive retired pay... yes, you did get a pay increase in your Jan. 3 paycheck. Your COLA for this year is 4.1-percent. Prior to the Christmas holidays, I received some feedback from a few Retired Activities Offices (RAO) that a retiree’s paycheck was lost or stolen. This did not have to happen. Not receiving your check during the holidays, or any time for that matter, is an event that can be prevented by using direct deposit. If you would like to enroll in direct deposit, call (800) 321-1080 or go to www.dod.mil/dfas/.

Finally, I continue to meet shipmates who possibly have service-connected ailments or conditions, but do not apply for compensation through the DVA. Retirees, you are doing yourselves and your family an injustice by not having the DVA evaluate your health conditions and verify whether it is service-connected or not. Please, visit a DVA and get yourself checked out. Go to www.va.gov for additional information.

On a milder note - the staff here at Retired Activities wishes you and your family a healthy and prosperous year.

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

In Your Service,

Dennis Mills

Head, Navy Retired Activities Section

Retired Activities

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SECNAV Retiree Council 2005 Recommendations

The Secretary of the Navy's Retiree Council met at the Washington Navy Yard April 4-8, 2005. The following is a summary of the recommendations, responses from the SECNAV, and the status of the recommendations.

Subject: THE PROMISE OF SEAMLESS, COMPREHENSIVE HEALTHCARE

RECOMMENDATION: That the Secretary of the Navy strongly urge TRICARE Management Activity to coordinate with appropriate agencies to provide a seamless, comprehensive healthcare benefit for all beneficiaries. Specifically,

- A.) Ensure that key and essential information about TRICARE benefit options and information such as appointment processing, formulary and prescription policies, service availability, current phone numbers, and points of contact are disseminated in a timely manner.
- B.) Have TRICARE publish status reports of their survey results in compliance with Public Law article 723-724, the requirement to inform both user and provider of program availability and usage.
- C.) Encourage TRICARE contractors to aggressively increase the network capacity in underserved locations.
- D.) Assure that TRICARE utilize all available mechanisms of marketing and education to make the TRICARE community knowledgeable and confident with the available options in order to make wise healthcare delivery choices.
- E.) Initiate necessary legislative changes to include comprehensive eye examinations at all levels of the TRICARE benefit.
- F.) Include FDA-approved technologies and technical advancements at all levels of the TRICARE benefit.
- G.) Simplify and streamline the specialty referral authorization process.

RESPONSE: Defer to TRICARE Management Activity.

Subject: DEPARTMENT OF THE NAVY RETIRED ACTIVITIES PROGRAM

RECOMMENDATION:

- A.) That the Secretary of the Navy emphasizes the value and importance of the Department of the Navy Retired

Activities Program, specifically the Retired Activities Offices (RAO), as a valuable conduit to the retiree community.

B.) The Secretary of the Navy direct the CNO and CMC communicate to Commanders the importance of the Navy Retired Activities Program as defined in SECNAV INSTRUCTION 5420.169H .

RESPONSE: Concur. Response has been sent to the Navy and Marine Corps to request their assistance in reemphasizing the RAO program.

Subject: DEVELOPING A NAVAL DEPARTMENT AUXILIARY FORCE

RECOMMENDATION: That the Secretary of the Navy continue to strongly support development of a Department of the Navy Auxiliary Force — a program which the Total Force Transformation Working Group is planning to examine.

RESPONSE: Concur. Through the leadership of the Force Management Oversight Council and the ASN(M&RA), the Department of the Navy is about to launch a concentrated effort to transform and better integrate the Total Force.

Subject: FULL RETIREMENT PAY FOR RETIREES CLASSIFIED AS INDIVIDUAL UNEMPLOYABILITY (IU)

RECOMMENDATION:

A.) That the Secretary of the Navy supports a change in DoD policy to permit eligible retirees who have a combined combat-related disability of 60 percent or greater and who are considered by the VA to be unemployable, to receive Combat Related Special Compensation (CRSC) at the 100 percent rate if their Department of Veterans Affairs (VA) disability ratings are increased to 100 percent.

B.) That the Secretary of the Navy support legislation to allow full retirement pay for retired military personnel who have an Individual Unemployability (IU) rating from the VA and receive Concurrent Retirement and Disability Pay (CRDP).

SECNAV Retiree Council 2005 Recommendations

RESPONSE to A: Do not concur. IU is a VA determination designed to assist a veteran who cannot work due to severity of disabilities rated at less than 100 percent overall.

RESPONSE to B: Defer to Congress. As of this writing, similar provisions in both the House and Senate versions of the FY-06 National Defense Authorization Act would provide full immediate concurrent receipt of retired pay and VA disability compensation to qualifying retirees with an IU determination from the VA.

Subject: PRE-TAX HEALTH INSURANCE PREMIUMS

RECOMMENDATION: That the Secretary of the Navy support legislation to amend the Internal Revenue Code to allow active duty, retired military members, and federal civilian annuitants to pay their health insurance premiums on a pre-tax basis.

RESPONSE: Concur. The Department of the Navy has not been specifically asked to provide input on the bills listed above, but can concur in concept with the idea of extending the payment of health insurance premiums on a pre-tax basis to active duty, military retirees and federal civilian annuitants.

Subject: ISSUANCE OF DD214

RECOMMENDATION: That the Secretary of the Navy support issuing DD 214s to separating and retiring service members early in order to facilitate completion of the DVA compensation decision at separation.

RESPONSE: Do not concur. DD form 214 is an important record of service that must be prepared accurately and completely because it is a source of significant and authoritative information used by civilian and governmental agencies to validate veteran eligibility for benefits.

Subject: SURVIVOR BENEFIT PLAN (SBP) MULTIPLE BENEFICIARIES

RECOMMENDATION: That the Secretary of the Navy encourage the drafting of legislation to enable a service member to elect multiple Survivor Benefit Plan (SBP) beneficiaries as a result of divorce.

RESPONSE: Concur. It is true that one of the recommendations in the 2001 report to Congress by DoD

concerning federal former spouse protection laws was to change the statute to allow SBP to be designated for multiple beneficiaries. However, Congress has not acted on DoD's recommendations.

Subject: ELIMINATE THE SURVIVOR BENEFIT PLAN (SBP) DEPENDENCY INDEMNITY COMPENSATION (DIC) OFFSET

RECOMMENDATION: That the Secretary of the Navy support legislation to repeal the requirement to reduce Dependency Indemnity Compensation by the amount a survivor receives from the Survivor Benefit Plan.

RESPONSE: Defer to Congress. As of this writing, the Senate version of the FY-06 National Defense Authorization Act contained a provision to remove the DIC/SBP offset, and in the House, Representative Chet Edwards recently introduced a discharge petition to force a House vote on H.R. 808, which, if passed, would virtually assure that the final version of the NDAA would include this provision. For more on updates see Dennis Mills letter on page 4.

Subject: 30-YEAR PAID-UP SURVIVOR BENEFIT PLAN

RECOMMENDATION: That the Secretary of the Navy support proposed legislation changing the effective date of paid-up Survivor Benefit Plan from October 1, 2008 to October 1, 2005.

RESPONSE: Defer to Congress. As of this writing, a provision was inserted into the Senate version of the FY-06 National Defense Authorization Act that would move the SBP paid-up date to Oct. 1, 2005. However, the Department of Defense has previously gone on record opposing the move-up date as too difficult for DFAS to accomplish administratively. For updates on this topic see Dennis Mills letter on page 4.

The information provided has been summarized to provide the most pertinent information. To view a full version of the SECNAV Retiree Council 2005 Recommendations, check out the web sites listed below.

The SECNAV RC website can be found at:
<https://secnavretireecouncil.lifelines.navy.mil/>.

The full version is also posted on the *Shift Colors* page at: www.npc.navy.mil/ReferenceLibrary/Publications/ShiftColors.

Retired Activities

U.S. Navy Museum to Honor Cold War Service

By Rear Adm. Paul E. Tobin, Jr., USN (Ret.), Director of Naval History

First, as the Director of Naval History, it is only appropriate that I add my best wishes and congratulations to *Shift Colors* on its 50th year of publication. As a retired surface Sailor, I have found this newsletter useful and an excellent example of how the Navy looks after their people, even long after they have been piped ashore.

Another example of how we look after our people is in evidence here at the Naval Historical Center located in the nation's capital. Everyday our historians, archeologists, librarians, archivists, conservationists, curators, and other professionals are connecting with veterans. Whether here in Washington, in Boston on the USS *Constitution*, at one of our 12 museums around the country, by phone, at our www.history.navy.mil website, or through contact with the non-profit Naval Historical Foundation, www.navyhistory.org, we strive to serve you.

As a Navy veteran I would like to think of you as once a Sailor, always a Sailor. There is no better way to honor your service than by ensuring that your stories of honor, courage, and commitment are not lost over time. Commemoration is one of the things we do best, as can be seen on a national level on Memorial Day and Veterans Day and throughout the year at numerous veteran reunion activities that are announced in this newsletter.

I arrived at the Naval Historical Center at a fortuitous time. The Navy's Chief of Naval Operations, Adm. Mike G. Mullen, a firm believer that history was an inspiration and a guide. He told the *Navy Times*, "I believe in the power of our past to inspire and instruct. We are the inheritors of a proud legacy."

Also fortuitous is my inheritance of a wonderful opportunity to further promote our history and heritage initiated by my predecessor, Dr. William Dudley. Since its founding in the early 1960s, many of you have toured the United States Navy Museum located at the historic Washington Navy Yard. It is the one place that brings all of the elements of our great Navy story together. Once inside, you learn about our Navy from its founding, its early glory days during the age of sail, and its transition into the 20th century into the most powerful force afloat in history.

It is especially inspiring to see Navy veterans stroll through the museum's extensive World War II exhibits. Unfortunately, not much exhibit space is given to eras

following World War II. History has outpaced the floor space of our museum. Consequently, nearly a quarter of our Navy's great history—the United States Navy in the Cold War, including action in Korea and Vietnam and the confrontation with the Soviet Union—is not covered. At present, your efforts to defend the country and preserve freedom are not recognized.

Recognizing you—our Naval heroes of the Cold War—is one of my top priorities. I have to admit I have personal reasons for this: you were my shipmates. While I was growing up, I followed your exploits off the coast and over the skies of Korea. As a teenager, I was awestruck by the new technologies—nuclear power, jet aircraft, missiles—that you employed to maintain an edge over the Soviet Navy. As a first class midshipman, I followed the events of the Cuban missile crisis and felt proud when Adm. George W. Anderson assured President Kennedy that you would not let him down.

Because of the efforts of my predecessor and the commitment of the Navy to set aside and spend nearly \$3 million to refurbish the historic David Taylor Experimental Model Basin (Building 70), a space now exists to bring forward the story of the United States Navy during the turbulent period of the Cold War. Your contributions as Sailors who served in the United States Navy during these decades will be recognized in a very meaningful way.

We are most grateful to the Naval Historical Foundation, its chairman, Adm. James L. Holloway III, USN (Ret.), and its president, Vice Adm. Robert F. Dunn, USN (Ret.), who has taken the lead to spearhead the needed fundraising from the private sector to acquire the resources to make these exhibits a reality. Since the mid-1980s, the Foundation has served as primary benefactor to the United States Navy Museum, through revenues generated through its Gift Shop operation and through the generous contributions made by thousands of donors on an annual basis. Its work in raising the needed funds is admirable. My challenge will be to ensure that the funds raised will be well spent to ensure the best possible experience for future museum visitors, whether they are Sailors or the general public.

For you, who fought and served during this era, I want these exhibits to illustrate that your country is proud of you and your sacrifices. The displays will also show how critical you were to the defense of the nation. Your perseverance significantly contributed to the downfall of the enemy.

Retired Activities

SPECIAL COMPENSATION FOR COMBAT-RELATED DISABILITIES (CRSC)

By SECNAV Council of Review Boards

Calling all 20-year retired Sailors and Marines! Now hear this – if you are a 20-year retiree with a compensable disability from the Department of Veteran’s Affairs (DVA), you may be eligible for Combat Related Special Compensation (CRSC).

Thousands of Sailors and Marines, since their retirement, have applied to the (DVA) for disability compensation related to a service-connected injury or illness. Many veterans, once evaluated and rated by the DVA, have elected to waive a portion or all of their DoD retired pay in order to receive the DVA awarded disability compensation, which is not subject to federal income tax. This decision results in a dollar-for-dollar off-set in the DoD retired pay. The intent of CRSC is to restore the off-set amount to the veteran if it can be determined that the DVA-rated medical diagnosis(es) was incurred as the result of combat related military service. The DVA does NOT make that determination. This is decided by the Department of the Navy CRSC Branch.

What most veterans don’t know is that combat related determinations are NOT restricted to just hostile actions. Combat related injury determinations can be made under varying circumstances including, but not limited to, combat training; conditions simulating war (e.g. field exercises, general quarters); engaged in extra hazardous service (e.g. demolition duty, diving duty, aerial flight duty); caused by an instrumentality of war (e.g. injured due to malfunction of a weapon or ordnance or a military specific vehicle).

Over 75 percent of the applications received and processed by the DoN CRSC Branch have resulted in a full or partial restoration of the off-set. That translates to over \$1.9 billion in tax-free dollars restored to retired Marines and Sailors since June 2003. You read that correctly, over \$1 billion. How many more eligible Sailors and Marines could be receiving those tax-free dollars? Are you one of them?

Want to know more? Check out the DoN CRSC website at www.hq.navy.mil/ncpb for detailed information and to download an application. If you prefer, you may request an application also by writing to:

Secretary of the Navy Council of Review Boards
Attn: Combat-Related Special Compensation Branch
720 Kennon Street SE, Ste 390
Washington Navy Yard, DC 20374-5023

2006 Retired Military Almanac

The 2006 Retired Military Almanac is now available! Now in its 29th year, the Retired Military Almanac is a 256-page guide with information to keep you current and up-to-date on many subjects of vital interest to military retirees.

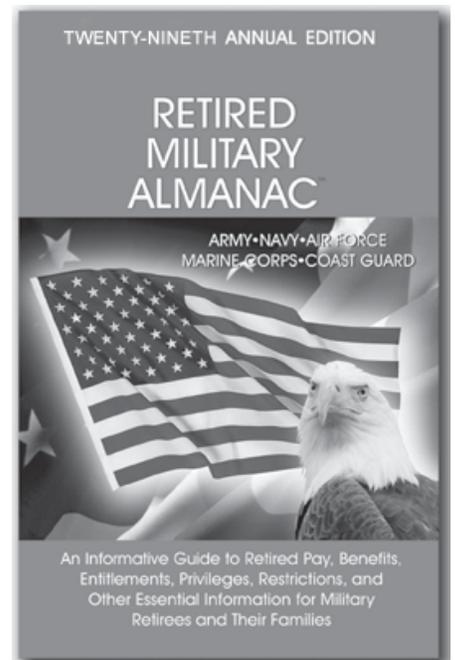
The almanac contains detailed information on recently passed legislation, including enhancements to the Concurrent Retirement and Disability Payments Program, recent changes in eligibility rules for burial in National cemeteries, and updated information on TRICARE, to include a complete and current listing of more than 250 military treatment facilities.

Also included are lengthy sections on veterans benefits (including a completely updated list of VA facilities); Space-Available lodging and travel; and many other topics directly affecting retirees and their families.

Order directly from the publisher for \$13.45 (includes postage) by sending a check or money order to:

Uniformed Services Almanac, Inc.
PO Box 4144-SC
Falls Church, VA 22044

If ordering by credit card, call toll-free (888) 872-9698. You can also order secure online at, <http://www.militaryalmanac.com>.





TRICARE Management Activity

Should TRICARE beneficiaries enroll in the new Medicare Part D Prescription Drug Benefit?

Story provided by TRICARE Management Activity

Starting January 1, 2006, the new Medicare prescription drug coverage became available to everyone with Medicare Part A and/or Part B, including TRICARE beneficiaries. Beneficiaries that live overseas are not eligible for the Medicare pharmacy program.

For nearly all TRICARE-Medicare beneficiaries, under most circumstances, there is no added value in purchasing Medicare prescription drug coverage if they have TRICARE. The exception to this general rule may be for those with limited incomes and assets who qualify for Medicare's extra help with prescription drug plan costs; such individuals may benefit by enrolling in a Medicare prescription drug plan.

TRICARE-Medicare eligible beneficiaries, entitled to the TRICARE Pharmacy benefit, need to consider a number of factors when deciding whether or not to enroll in a Medicare drug plan. They should consider monthly premiums, deductibles, co-pays and drug coverage under the different prescription drug plan options offered (also known as a formulary), including the TRICARE Pharmacy Program. The Medicare Part D drug plan options will vary by location (county and/or state).

Enrollment and Premiums

People with Medicare Part A and/or Part B can enroll in a Medicare prescription drug plan during the initial open enrollment period (Nov. 15, 2005 - May 15, 2006). Each following year, they will have the option to enroll in or

change a Medicare prescription drug plan between Nov. 15 and Dec. 31. Beneficiaries that enroll in a Medicare prescription drug plan are responsible for paying the monthly premium. TRICARE does not reimburse Medicare premiums.

Those with limited income and resources may qualify for extra help paying for the Medicare prescription drug premiums, deductible and cost shares. For more information on who can get extra help with prescription drug costs and how to apply, call the Social Security Administration at 1-800-772-1213, or visit www.socialsecurity.gov on the Web. TTY users should call 1-800-325-0778.

Creditable Coverage

TRICARE pharmacy coverage is considered creditable coverage since it pays, on average, as much or more than the standard Medicare prescription drug coverage. Go to the TRICARE Web site—www.tricare.osd.mil/medicarepartd/pdcc.cfm—to view a copy of the letter of credible coverage sent to TRICARE beneficiaries. Because TRICARE Pharmacy is creditable coverage, TRICARE beneficiaries are not required to enroll in a Medicare prescription drug plan. If a TRICARE-eligible beneficiary decides to enroll in a Medicare prescription drug plan after May 15, 2006, the late enrollment penalty will not apply.

Beneficiaries who lose TRICARE eligibility (for example, due to divorce

or remarriage) will have a Medicare prescription drug special enrollment period, which begins the day TRICARE coverage is lost and ends 62 days later. Those who do not enroll in a Medicare prescription drug plan during the 62-day period will have to wait until the next general enrollment period, which is Nov. 15 through Dec. 31 each year. The Medicare prescription drug monthly premium will go up at least 1 percent for every month after May 15, 2006, that they did not have creditable coverage. The Medicare prescription drug coverage will be effective Jan. 1 of the following year.

Questions and Resources

For more information on Medicare Part D, visit the Medicare web sites at www.cms.hhs.gov/partnerships or www.medicare.gov or call its 24-hour toll-free number at 1-800-MEDICARE (1-800-633-4227).

To see a chart, which compares Outpatient Prescription Drug Coverage for Medicare, VA, VA—CHAMPVA, and DoD—TRICARE Pharmacy, go to www.tricare.osd.mil/medicarepartd/Comparison_Chart.pdf.

For more information about the TRICARE Pharmacy program, including the use of the TRICARE Mail Order Pharmacy, the most cost-effective and efficient way to fill prescriptions--beneficiaries should go to the TRICARE Pharmacy fact sheet at, www.tricare.osd.mil/Factsheets/viewfactsheet.cfm?id=299.

For general TRICARE questions, call 1-888-DOD-LIFE (1-888-363-5433).



AHLTA GIVES MEDICAL PERSONNEL ACCESS TO MEDICAL RECORDS, PROVIDES BENEFICIARIES PEACE OF MIND

By Terry J. Goodman, TRICARE Management Activity

Medical records are the lifeline between physicians and their patients. Hippocrates, an ancient Greek physician considered to be the father of medicine said, "But conclusions which are merely verbal cannot bear fruit." He realized more than 2,000 years ago the importance of documenting medical information and recommended that physicians record their findings and medicinal methods, so that these records may be passed down and employed by other physicians.

AHLTA, the military health system's global, electronic health record system, will make the archaic medical record Hippocrates introduced hundreds of years ago obsolete while ensuring beneficiaries receive quality health care.

"AHLTA will change the way beneficiaries receive their health care," said Dr. William J. Winkenwerder Jr., Assistant Secretary of Defense for Health Affairs and Director, TRICARE Management Activity, during a press conference Monday, November 21, 2005, at the National Naval Medical Center, Bethesda, Md. "It's a new era for the military health system."

The \$1.2 billion electronic health records system will allow health care providers to access data about beneficiaries' conditions, prescriptions, diagnostic tests and more information essential to providing quality care to TRICARE's 9.2 million beneficiaries.

"It is one of the most ambitious implementations of health information technology yet," said Michael Leavitt, secretary of the Department of Health and Human Services.

Medical centers in the nation's capitol and military medical facilities around the world are now using AHLTA to improve care for their patients.

When fully deployed in December 2006, 129,500 physicians and medical staff at 411 medical clinics, 417 dental clinics and 70 military hospitals worldwide will use AHLTA.

In any given week, AHLTA currently supports 2.1 million prescriptions, 1.8 million outpatient encounters, 400,000 dental procedures, 19,500 inpatient admissions and 2,000 births for uniformed services members, retirees and their families.

AHLTA is more than just a repository of data; it allows medical personnel to enter patient information immediately during the visit, prescribing the care needed without duplication. The system's interoperability ensures that costly

tests, labs and scans are not performed needlessly, ensuring better patient care and making the military health system more fiscally responsible.

AHLTA is not just for use in medical facilities. Deployed medical personnel will also use AHLTA to ensure a continuum of care for service members on the ground, in the air or at sea. The electronic health record system also helps physicians in times of crisis when traditional medical records may not be accessible.

Following Hurricane Katrina, 57 hospitalized patients, including 31 mothers-to-be, were forced to leave without their medical records. Health care providers hundreds of miles away were able to access medical records through AHLTA to ensure continuity of care.

Navy CAPT Robert Wah, deputy national coordinator in the office of the national coordinator for health information technology, Department of Health and Human Services, said the system was designed to protect the privacy of patients.

"The system was designed with role-base security," Wah said. "Depending on an employee's role in the military health system, each is given a certain level of credentials to use the information in the system. Physicians have more access to data than a front desk clerk."

AHLTA is transforming the way medical personnel administer health care today as Hippocrates' introduction of the medical record did centuries ago, and more important, AHLTA gives beneficiaries peace of mind knowing their records are safe, secure and available when they are needed.

TRICARE Points of Contact

TRICARE Pharmacy Program	1-877-363-6337
TRICARE Mail Order Pharmacy	1-866-363-8667
TRICARE Retail Pharmacy	1-866-363-8779
TRICARE For Life/Dual Eligibles	1-866-773-0404
US Family Health Plan	1-800-748-7347
TRICARE Retiree Dental Program	1-888-838-8737
TRICARE Dental Program	1-800-866-8499
DEERS	1-800-538-9552
TRICARE Prime Remote	1-888-363-2273
Military Medical Support Office	1-888-647-6676
TRICARE Online (TOL)	1-800-600-9332



International Direct Deposit (IDD) For U.S. Military Retirees and Annuitants

Provided by Defense Finance and Accounting Service

The Defense Finance and Accounting Service (DFAS) recently initiated International Direct Deposit (IDD) for U.S. military retirees and annuitants living outside the United States. The first five countries included Australia, Canada, France, Germany and the United Kingdom, where IDD availability was effective with the Dec. 1, 2005 pay date. The program allows U.S. military retirees and annuitants to have their monthly payments sent electronically to their local banks where they reside. Deposits are made in the local currency rather than U.S. dollars, saving many the expense of converting dollars for use in the local economy.

In addition to possible savings, IDD is proving a safer and quicker way for retirees and annuitants to receive their pay. Payments arrive in bank accounts on the same day they are released from DFAS and the Federal Reserve Bank in New York. For those receiving checks via mail, IDD also offers an alternative to lost, misrouted or stolen mail, thus reducing the chances of check and identity theft.

The IDD program for DFAS entered another phase in February 2006, when enrollment packages were sent to retirees and annuitants living in 38 additional countries: Anguilla, Antigua & Barbuda, Austria, Bahamas, Barbados, Belgium, British Virgin Islands, Cayman Islands, Cyprus, Denmark, Dominican Republic, Finland, Greece, Grenada, Haiti, Hong Kong, Hungary, Ireland, Israel, Italy, Jamaica, Malta, Mexico, Netherlands, Netherlands Antilles, New Zealand, Norway, Panama, Poland, Portugal, South Africa, Spain, St. Kitts, St. Lucia, St. Vincent & Grenadines, Sweden, Switzerland, Trinidad & Tobago.

Each enrollment package includes the necessary instructions, form and return envelope to begin requests for IDD service. DFAS Retired and Annuitant Pay officials urge each enrollee to make sure the form is accurately completed and signed.

Incomplete or wrong IBANs (International Bank Account Numbers) account for the most frequent error found on enrollment forms and causes payments to be rejected or misrouted by the member's bank. DFAS recommends having your banking institution fill out the enrollment form to ensure the information is correct. Another item that might be overlooked is the name used in an individual's bank account – it must match the name on their DFAS pay account. We want everyone who chooses IDD to start as soon as possible, so account accuracy is essential. If any problems are encountered with this service, please call DFAS as soon as possible so we can rectify the situation.

For those members participating or considering International Direct Deposit, the following information is provided:

- *Currency Exchange* – how are rates calculated?
Your payment will be converted from U.S. Dollars to local currency two business days prior to the U.S. payment date using a wholesale exchange rate.
- *U.S. dollar or local currency*
International Direct Deposit puts your money directly into your local bank in local currency. If you reside in Canada and have a U.S. dollar account, you may elect to receive your payment electronically in U.S. dollars. Note that this option is only available in Canada.

More information on IDD is available on the Web at: <http://www.dod.mil/dfas/retiredpay/internationaldirectdepositidd.html>. Military retirees and annuitants without Internet access are encouraged to call 00-1-216-522-5955 to speak with a Retired and Annuitant Pay customer service representative. Although IDD does not affect a large percentage of the retiree and annuitant population, readers of the Retired Pay Newsletter are encouraged to share this information with those members living overseas with whom they have contact.

MWR Offers Discounted Australia Trips

By Ingrid Mueller, MWR Marketing, Commander, Navy Installations Command, Millington Detachment



Information Technician 2nd Class Jason A. Scott assigned to the amphibious assault ship USS Boxer (LHD 4), holds a koala bear at the Billabong Sanctuary in Townsville, Australia. U.S. Navy photo.

Military personnel and their families interested in visiting Australia can now plan their dream vacation from the comfort of their own home and receive substantial discounts through a joint services partnership between Morale, Welfare and Recreation (MWR), Qantas Airlines and Military Tours.

“This product is being offered through participating Navy, Marine Corps and Army Information, Tickets and Travel (ITT)/Information, Tickets and Reservation (ITR) offices,” said Dawn Smith, Navy MWR’s ITT program manager. “A special user-friendly web site has been set up at www.ittaaustralia.com, which allows authorized MWR customers to learn about the different vacation destinations in Australia and choose from pre-designed packages or plan their own trip.”

The vacation packages include air and ground transportation, and are a minimum of an eight-day stay, with air travel originating in the continental United States and Hawaii.

“After registering, choose from a variety of tour packages that are described in detail on the web site. Customers can then select their lodging from among three, four and five-star hotels,” said Smith. “Once they finish planning their

vacation, the customer prints out an itinerary and takes it to their local ITT or ITR office within 30 days. The ticket office will book the vacation package after the service member pays a 25-percent deposit. The balance of the trip is due 45 days before travel begins.”

A list of the participating ITT/ITR offices is available on www.ittaaustralia.com. Military retirees and Reservists who don’t live near a military base can also take advantage of this opportunity by contacting the nearest ITT/ITR office that has been identified as having the capability to book the tours for remote customers. That list is also available on the web site.

“This is a great deal for military members, retirees and their families,” said Smith. “Cost savings to authorized MWR patrons is between 15 and 30-percent cheaper than anything on the market, and any revenues from this program will go right back into supporting quality of life programs on the local level.”

According to Smith, the more flexibility a traveler builds into their departure and return dates would result in better airfares.

Spouse groups that are interested in meeting their loved ones in Australia during U.S. Navy ships’ port visits will also be able to coordinate their travel and lodging arrangements through the web site.

“We understand that quality-of-life programs are important to military members and their families,” said Erica Evans, director of Military Tours, which has provided contracted MWR services during U.S. Navy port visits to Australia since 1994. “It’s the personalized service that makes an impact on people, especially when they’re coming such a long way.”

For more information, visit www.ittaaustralia.com.



A U.S. Sailor walks through the underwater portion of an aquarium in Brisbane, Australia, during a USS Ronald Reagan (CVN 76) port visit. U.S. Navy photo.

Memorial Day History (cover page story)

Approximately 25 places claim connection with the origin of Memorial Day, many of them in the South, where most of the war dead were buried. Both Macon and Columbus, Ga. claim the title, as well as Richmond, Va. The village of Boalsburg, Pa. claims it began there two years earlier. In Carbondale, Ill., Logan's wartime home has a cemetery stone carrying the inscription that the first Decoration Day ceremony took place there on April 29, 1866. Carbondale was the wartime home of Gen. Logan.

Official Birthplace Declared In 1966, Congress and President Lyndon Johnson declared Waterloo, N.Y. the "birthplace" of Memorial Day. There, a ceremony on May 5, 1866, honored local veterans who fought in the Civil War. Businesses closed and residents flew flags at half-staff. Supporters of Waterloo's claim say earlier observances in other places were either informal, not community-wide or one-time events.

By the end of the 19th century, Memorial Day ceremonies were being held on May 30 throughout the nation. State legislatures passed proclamations designating the day, and the Army and Navy adopted regulations for proper observance at their facilities.

It was not until after World War I, however, that the day was expanded to honor those who have died in all American wars. In 1971, Memorial Day was declared a national holiday by an act of Congress, though it is still often called Decoration Day. It was then also placed on the last Monday in May.

Some States Have Confederate Observances Many Southern states also have their own days for honoring the Confederate dead. Mississippi celebrates Confederate Memorial Day on the last Monday of April, Alabama on the fourth Monday of April, and Georgia on April 26. North and South Carolina observe it on May 10, Louisiana on June 3 and Tennessee calls that date Confederate Decoration Day. Texas celebrates Confederate Heroes Day January 19, and Virginia calls the last Monday in May Confederate Memorial Day.

Logan's order for his posts to decorate graves in 1868 "with the choicest flowers of springtime" urged: "We should guard their graves with sacred vigilance. ... Let pleasant paths invite the coming and going of reverent visitors and fond mourners. Let no neglect, no ravages of time, testify to the present or to the coming generations that we have forgotten as a people the cost of a free and undivided republic."



U.S. Navy Photo

U.S. Marines and Sailors greet veterans and visitors and hand out World War II commemorative souvenirs during a 60th anniversary commemoration ceremony of World War II.

The crowd attending the first Memorial Day ceremony at Arlington National Cemetery was approximately the same size as those that attend today's observance, about 5,000 people. Then, as now, small American flags were placed on each grave. In recent years, the custom has grown in many families to decorate the graves of all departed loved ones.

The origins of special services to honor those who die in war can be found in antiquity. The Athenian leader Pericles offered a tribute to the fallen heroes of the Peloponnesian War over 24 centuries ago that could be applied today to the 1.1 million Americans who have died in the nation's wars: "Not only are they commemorated by columns and inscriptions, but there dwells also an unwritten memorial of them, graven not on stone but in the hearts of men."

To ensure the sacrifices of America's fallen heroes are never forgotten, in December 2000, the U.S. Congress passed and the president signed into law "The National Moment of Remembrance Act," P.L. 106-579, creating the White House Commission on the National Moment of Remembrance. The commission's charter is to "encourage the people of the United States to give something back to their country, which provides them so much freedom and opportunity."

The National Moment of Remembrance encourages all Americans to pause wherever they are at 3 p.m. local time on Memorial Day for a moment of silence to remember and honor those who have died in service to the nation.

National Retired Military Golf Classic

The 23rd annual National Retired Military Golf Classic will be held in Myrtle Beach, SC, May 30 thru June 3, 2006. The classic will be played on five different golf courses at the Myrtle Beach National and Wildwing Plantation Golf Clubs.

Only 872 men and 132 women will be accepted for this event, which is the largest retired military golf event in the

world. Over \$150,000 in cash and prizes will be awarded.

Applications will be available at most of the military golf courses around the country. Priority will be given to those who have played in previous classics. After Feb. 1, acceptance is on a first-come, first-served basis. A waiting list will be established once the classic is full. For applications call (800) 255-4763 or (866) 469-7853 or write to National Retired Military Golf Classic, P.O. Box 3608, Myrtle Beach, SC, 29578.

Don't let your questions go unanswered. If you're not sure who to contact or where to go,

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

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

New staff member joins Retired Activities Section

The Navy Retired Operations Section welcomes the new Retired Activities Program (RAO) Program Manager DTC Vicki Allen. DTC Allen comes to us from PERS-4415 where she served as the Dental Corps Assignment order writer. She is assigned to PERS-675 and can be reached at (866) 827-5672, ext. 4410 or vicki.allen@navy.mil.

Correction

*The correct Jacksonville, Fla. info:
Burial at Sea Coordinator
Naval Branch Health Clinic
2104 Massey Avenue
Naval Station Mayport, FL 32228
(904) 270-4285*

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

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