

Navy Combat Demolition Units Prepared the Way for D-Day

Under Fire, Teams Cleared Obstacles that Allowed Invasion Forces to Hit the Beaches

By David F. Winkler

The Navy had an obvious role in the June 6, 1944, D-Day landings 60 years ago in Normandy, France, by performing the pre-invasion shore bombardment, follow-on gunfire support, plus transporting and landing many of the Army troops who stormed ashore. Less known are the heroics of Navy Combat Demolition Units (NCDUs) that preceded the invasion force to disable obstacles planted along the French coastline.

By late 1943, 10 NCDUs had arrived in England from Fort Pierce, Fla., to meet with their British counterparts and train for an anticipated future mission. In February 1944, the units split and joined with the Second, Sixth and Seventh Beach Battalions, the organizations set up to coordinate and facilitate the Army landings. At this time, eight additional six-man units arrived from the United States to be split among the Beach Battalions.

As the weather warmed, it became increasingly apparent that the NCDUs would be needed. Reconnaissance of the proposed landing sites at Normandy revealed the Germans were improving their fortifications by installing a complex series of obstacles along the beachfronts.

As Hitler's "Atlantic Wall" became more formidable, additional Navy combat demolition experts arrived. The subsequent arrival of some Army Combat Engineers enabled each of the NCDUs to double in size.

In April, the young officers leading the Navy units and their Army counterparts were briefed by higher-echelon officers about a hypothetical long, wide, gradual sloping sand beach with a 25-foot tide change.

On that beach, and extending into the surf, they could expect minefields and a variety of devilishly designed obstacles placed to block and cripple landing craft.

To clear the beach, the invasion planners envisioned an aerial and naval bombardment sweeping the coastline. Then the initial wave of infantry, supported by specially designed amphibious tanks, would land at low tide after dawn and rush up to secure the beaches.

Following in their wake, the NCDUs would land with a mission to blow a 50-yard gap in the German obstacles, and place markers so landing craft coming in later that morning at high tide would have a straight, unobstructed path leading to the beach.



Landing ships putting cargo ashore on one of the invasion beaches, at low tide during the first days of the operation, June 1944. Among identifiable ships present are USS LST-532 (in the center of the view); USS LST-262 (3rd LST from right); USS LST-310 (2nd LST from right); USS LST-533 (partially visible at far right); and USS LST-524.

Photograph from the U.S. Coast Guard Collection in the U.S. National Archives.

Continued, pg. 7



Contents

- 3 **CNP Message**
- 4 - 9 **Retired Activities**
- 10 - 11 **Defense Finance and Accounting Service**
- 12 - 13 **TRICARE Management Activity**
- 14 - 15 **Morale, Welfare & Recreation**

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Photo # 80-G-421289 USS LCI(L)-412 lands troops on Omaha Beach, 6 June 1944



Troops land from USS LCI(L)-412 during the "D-Day" assault on "Omaha" Beach, 6 June 1944. Note, "half-track" weapons carriers at the water's edge, with their guns pointing inland; troops dug in on the shore; and LCI(L)-412's bow 20mm gunner engaging enemy targets.

Official U.S. Navy Photograph, now in the collections of the National Archives.



From the Chief of Naval Personnel



Shipmates,

I wanted to share my thoughts with you on the transitions that occur during a Navy career and why I want to stop using the word “retirement” to describe the final transition in Naval service.

I have long felt that there are three major transitions during a Navy career, each marking changes that bring new challenges and opportunities, all linked to create a career and a lifetime of service.

The swearing in when you put on your first uniform, “the cloth of the Nation” as the Chief of Naval Operations, Admiral Vern Clark, often says is the first transition. It marks the passage from civilian life to one of service.

Everything is new, the travel, schooling, and the prearranged wardrobe. The future is wide open and mostly undecided. At this stage you’re excited, eager to make your mark, yet not sure of your future.

The second transition is the career decision point... it’s the waypoint where your job either becomes a career... or you take the education, experience, fond memories, and put them on your resume as “military experience.” At this point, we may weigh the demands of service with our family’s needs. We ponder the nobility of the profession, the value of the experience we will gain, and we think about how much we love it. And sometimes... that’s why we say transitioning into a career Sailor.

The third transition is going ashore, an expression full of meaning to those of us in the sea services. Those who have never been in the Navy may look on this as simply leaving a job, but for those of us who have been at sea, the term “going ashore” conjures images of bringing the ship back to port, sounding liberty call and walking down the brow to our families. Going ashore for the last time marks the transition out of uniform. We may no longer wear the uniform every day, but the Navy remains in us and lives in that special bond between shipmates. Many of you continue direct service by supporting Navy organizations and therefore directly supporting the men and women in service today.

This is why retirement is not the right term to describe this transition in our service. Retirement implies the end, and transition describes the passage from serving in uniform to a life guided and formed by your Naval service.

All the best,
G. L. Hoewing

Straight from the Source



Dear Fellow Retirees,

We made it. Tax time is behind us, Summer is here and for those of us that do not have the luxury of full retirement, the long drought between long weekends is over until next February.

There are a tremendous number of issues I would like to share with you in this edition of your newsletter. First, as always I would like to review a few subjects that were covered in the last edition of *Shift Colors*. The 2005 National Defense Authorization Act (NDAA) provided for a phase out of the Survivor Benefit Plan (SBP) two-tier program and an open enrollment season this fall. This was a tremendous win for the military retiree community. For those who choose to participate in the program, that is certainly good news for your survivors. For those who do not participate in SBP, you will have an opportunity to be a participant this fall. If you still choose not to participate, I remind you – get an estate to replace lost income when you die. Look out for those who have supported you by having something in place (i.e., insurance, savings, an estate).

There are many single retirees out there who do not have a spouse. I urge you to update your beneficiary information with Defense Finance and Accounting Service (DFAS), your will and civilian insurance. Your parents, brothers, sisters and kids really go through hoops trying to determine the right thing to do when you pass away. Many times, there is confusion on where to bury you, who should get your estate and numerous other issues that may be avoided if there were instructions for them to follow. Base Legal office will assist you in making or updating an existing will. Take advantage of this entitlement. Additionally, do you know where your DD214 is? If you do, make sure your next of kin knows where it is also. You cannot get buried in a National or Veterans Cemetery without this document. You cannot have a military funeral without this document. If you do not know where your DD214 is, call the National Personnel Records Center (NPRC) at (314) 801-0800 to request a SF180 (form used to request military records), or go to www.archives.gov to download the records request form.

I continue to receive calls from retirees who want a replacement for the *Guide for Retired Personnel and their Family*. We stopped printing the guide in 1997. Its replacement is the *Retired Military Almanac*. The Spring 2005 edition of *Shift Colors* provides information on how to purchase the book.

I spoke to a shipmate a few days after the March 1 payday, and this was the first time after having his check mailed to his house in the past 18 years that a check had not arrived on time. This did not have to happen. Those of you who still get your pay via mail, read my lips, “Direct Deposit.” If your reason for not going Direct Deposit is that you want to touch or see your money – no problem, go to the bank and draw it all out. It’s your money. Direct Deposit gets the money to your designated financial institution quickly and securely by payday. Please consider this convenience if you do not already use it.

Finally, I had the opportunity to participate in the 2005 Secretary of the Navy’s Retiree Council (SECNAV RC) conference the first week of April. There were representatives from Department of Veterans Affairs (DVA), Defense Finance and Accounting Service (DFAS), Tricare Retiree Dental Plan (TRDP), the Medical Reserve Corps, the Defense Commissary Agency and the Military Coalition. The representatives provided updates on their programs that assisted the members of the Council in formulating recommendations to the Secretary of the Navy. The topics discussed for the 2005 Recommendations to the SECNAV are: TRICARE coordination with appropriate agencies, improving the Retired Activities Program, development of a Navy Department Auxiliary Force, full Combat Related and Special Compensation (CRSC) and Concurrent Retired Disability Pay (CRDP), retirees classified with Individual Unemployability (IU), elimination of SBP and Dependency and Indemnity Compensation (DIC) Offset, 30 Year paid up SBP effective date revision, pre-tax health insurance premiums and SBP multiple beneficiaries. The complete list of recommendations will be in a future edition of the newsletter and on the SECNAV RC website: <http://www.lifelines.navy.mil/retireecouncil>. If you are interested in being a member of the SECNAV RC, page 9 has the application procedure.

Until the next edition, have a safe and fun-filled summer, and 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

Navy and Marine Corps WW II POWs May be Eligible for Back Pay

The window for applications has been extended until Jan. 10, 2007

A number of Sailors and Marines who were held as prisoners of war (POW) during World War II (WW II) are authorized to receive promotion back pay under the provisions of the fiscal year 2001 (FY '01) Floyd D. Spence Defense Authorization Act. The act provides for those who were selected for promotion but not available to accept the promotion because of their internment. The authorization enacted in FY '01 will expire Jan. 10, 2007.

Only Navy and Marine Corps POWs held during WW II, Dec. 7, 1941 to Dec. 31, 1946, are eligible. If the service member is deceased, the surviving spouse is entitled to the back pay. The amount of back pay will be determined using the amount the member would have been paid, calculated using WW II pay rates and not adjusted for inflation.

Department of the Navy will determine eligibility for back pay by researching each individual's request. This will include obtaining and reviewing the member's archived personnel and pay records.

Applications postmarked before January 10, 2007 will be processed. Navy personnel should send applications to:

Bureau of Naval Personnel
Attn: World War II POW Back Pay (PERS-675)
5720 Integrity Drive
Millington, TN 38055-6200

Marine applications should be sent to:

Headquarters, USMC
2 Navy Annex, RFL-F7
Washington, DC 20380-1775

Additional information regarding the program and application procedures may be obtained by calling **(866) 827-5672** ext 4410. USMC point of contact can be reached at **(866) 472-7139**. An application can be downloaded from Shift Colors website at www.npc.navy.mil/ReferenceLibrary/Publications/ShiftColors, look for the link 'WWII POW Back Pay Application'.

Senate approves Full Concurrent Receipt for IU Retirees

The Senate approved an amendment (Number 361) to the Emergency Appropriations Act (HR 1268) expressing the sense of the Senate that military retirees who are receiving 100-percent Individual Unemployability (IU) compensation should be treated the same as those whose disabilities are rated 100-percent by the VA.

Provisions of the FY2005 National Defense Authorization Act accelerate implementation of concurrent receipt of military retired pay and VA disability

compensation for military retirees who have VA disability ratings of 100-percent.

Whether or not approximately 24,000 disabled retirees rated as IU qualify for immediate concurrent receipt per provisions of last year's NDAA has yet to be resolved because of a dispute over the interpretation of the legislation by DoD and the Office of Management and Budget (OMB). We will provide additional information when it becomes available.

Corrections

The Spring 2005 edition of "Shift Colors" contained an article on page 8, *DEERS, Identification Card requirements*. The address provided for residents in the Philippines to obtain a letter documenting approved benefits via mail was incorrect. The correct code for NRPC is **N33 vice Code 223**. The correct contact phone number is **(866) 250-4778**, not **(504) 678-0106**, or go to <https://www.nrpcweb.nola.navy.mil> for additional information. We apologize for any inconvenience.

For military retirees, family's planning can save heartache

Article provided by DFAS

Life can find ways to catch us unprepared. Falling in love, unanticipated fortune or finding the perfect secret fishing hole. Sometimes, it's the pleasant surprises that add the spice to make life interesting and worthwhile.

But it's the surprises that bring the anxious moments and unforeseen heartache, especially to those close to us, that are best avoided.

For some, the idea of death is an unpleasant one best avoided. Unfortunately, death itself cannot be so easily avoided and the failure to plan can cause additional stress for spouses and families when they are least able to cope with it.

"Families can get overwhelmed when tragedy strikes," said Navy Captain Karl Bernhardt, director of Retired and Annuitant Pay for the Defense Finance and Accounting Service (DFAS). "Many of the retirees we support have wives, husbands and families who are left with unfinished business when the retiree passes away. Unfortunately, many have no idea that action is required to notify DFAS of the death in order to avoid overpayments of retired pay."

In addition to maintaining the pay accounts of active and reserve military members, DFAS administers the Military Retirement Fund and pays approximately 2 million retirees each month.

"We make every effort to strike a balance," Bernhardt said. "On one hand, we need to make sure each retiree is paid

the right amount on time. On the other, we have a responsibility to safeguard the fund on behalf of the American taxpayers. When a retiree dies, his or her entitlement to retired pay ends and any payments made after that must be recovered."

DFAS is required to recover all overpayments. In many cases, this means simply transferring funds from the retiree's bank account back to DFAS. However, if the funds have been spent or distributed, debt collection efforts can be initiated to reclaim the money. This can be especially difficult for elderly spouses.

When a military retiree dies, a number of federal, state and local agencies have procedures for notifying DFAS. These include the Social Security Administration, Veteran's Administration, military service casualty assistance offices, and state and local veteran affairs offices. Overpayments occur when spouses and families fail to contact these agencies, or DFAS itself, and notify them that the deceased was a military retiree.

"It falls on the spouse, children or close friends to take care of many things," Bernhardt said, "including the termination of retired pay. In many cases, the survivors don't know the requirements or procedures. Months later, they are burdened with collection efforts. It's a situation that can be lessened or eliminated with a bit of planning."

The casualty assistance offices of the Army, Navy, Air Force and Marine

Corps encourage retirees to develop a checklist for their spouse and families to help them navigate the difficult transition when the retiree dies. Most military base casualty assistance or retired affairs offices can help in completing this list, or lists can be downloaded from the Internet from service and veteran organization Web sites.

According to Bernhardt, a few hours spent gathering the information for the list will save months of aggravation and grief later on.

"The checklist can be kept with a retiree's will and other legal documents. When the time comes and those documents are needed, the checklist is ready to guide the survivors through the legal and governmental processes. I would recommend putting the notification of DFAS near the top of the list."

DFAS Retired and Annuitant Pay Services maintains a customer contact center staffed with experts in all aspects of retired pay. The center can be contacted at **(800) 321-1080**. Callers who select the menu option for death notifications receive a higher priority and are routed to staff members who can assist them in terminating retired pay and initiating the process for survivor's benefits.

A survivor's checklist can help eliminate the unwelcome surprises in life, allowing more time to enjoy the benefits the military retirement. As Benjamin Franklin observed, "An ounce of prevention is worth a pound of cure."

Retired Activities

Air Force Village I open to officers

The Active Living Community opens its doors to all Honorably Separated Commissioned Officers.

After years of requests from former officers and their widows, eligibility to live in Village I, in San Antonio, Texas, has been expanded to include all honorably separated commissioned officers and their spouses, widow(er)s, and elderly family members, age 62 and older.

Village I is open to retired and honorably separated commissioned officers of all military services.

For more information, call the Villages' toll free number at (800) 762-1122, or use the 'Contact Us' link on the website, www.airforcevillages.com.



(Left) Living room of an Air Force Village apartment. Photo provided by Air Force villages management.

(Right) Residents of Air Force Village enjoy the community pool and welcome others to come and enjoy the amenities offered by AF Village I. Photo provided by Air Force Village management.



D-Day cont. from cover pg.

For the Americans, the hypothetical beaches were "Utah" and "Omaha." At 0630, H-Hour, on the morning of June 6, 1944, 11 NCDUs came in with the 8th Infantry Regiment at Utah. With the Army securing the beach, the Navy demolition men went to work and quickly blew eight 50-yard gaps and had enough time to expand one gap to 700 yards. This allowed follow-on waves of troops to pour ashore and quickly secure a substantial beachhead by midday.

Four sailors were killed during the mission and 11 others were wounded. Because of their efficient work, these units received a Navy Unit Commendation.

At Omaha, the Germans were better entrenched and had built a more robust network of obstacles. It didn't bode well for the 16 incoming NCDUs that the pre-invasion air and sea bombardments mostly missed their marks. Also, choppy seas swamped many of the amphibious tanks, depriving the invaders of needed close-in firepower.

As a result, the invaders were savaged by heavy artillery, mortar and machine gun fire that ripped into the NCDU landing craft and followed the brave sailors as they struggled to demolish the obstacles.

Hostile action accounted for 31 killed and 60 wounded, a casualty rate of more than 50 percent. Yet by the time of the first high tide, the units had created five gaps for follow-on waves to use to get to the tenuous beachhead. When the tide receded that afternoon, the surviving demolition experts plunged back into the surf to create seven more gaps, some as wide as 150 yards.

Through those gaps poured the reinforcements needed to hold off any counterattacks and take the fight inland. Seven sailors earned the Navy Cross for their work that day.

For their heroic actions, the Omaha NCDUs received a Presidential Unit Citation.

Dr. David F. Winkler is a historian with the Naval Historical Foundation.

This article was originally published in the May 2004 issue of Sea Power Magazine found at www.navyleague.org/sea_power/may_04_52.php. The photographs and captions are from the Naval Historical Center, more D-Day photos and captions can be found at www.history.navy.mil/photos/events/wwii-eur/normandy/nor4o.htm.

Retired Activities

2005 SECNAV Retiree Council members

The Secretary of the Navy's Retiree Council (SECNAV RC) is comprised of 24 members-17 Navy and 7 Marine Corps retirees. If you have concerns regarding your benefits, entitlements or other retiree issues, please feel free to contact the representative nearest you.

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Retired Activities

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SECNAV's Retiree Council Seeks Members For 2006

If you would like the opportunity to serve the retired community, then consider applying for one of the vacancies on the Secretary of the Navy's Retiree Council (SECNAV RC). RC members are expected to be available to assist their area Retired Activities Officers (RAOs) throughout the year. They are also expected to work closely with regional or area commanders to gather input and concerns from retirees and to provide this input at the council meeting, which is held annually in the Spring. The council maintains a broad cross-representation of retirees. Volunteer service in an RAO is an excellent credential; however, retirees with specific background and experience in the fields of retirement services, medical, military compensation, and legal should also consider applying. Application must be received at Retired Activities Section by Sept. 30, 2005.

Submit a **one-page** bio/resume with the following:

- Your full name, address, phone number, e-mail address and Social Security Number.
- One paragraph highlighting your military career to include highest rank achieved, designator (if applicable), military specialty, total years of active duty, total years of service (if applicable) and entry date. Brief summary of current civilian career.

- One paragraph identifying volunteer work and/or membership in civic and other organizations.
- Education (Associates Degree, Bachelors Degree, Masters Degree, PHD and field of study as appropriate).
- Include a brief statement on how you can contribute to the RC.
- A recent snapshot photo. It is requested that the picture be placed on the one page application at the top right hand corner (head and shoulder shot). Photo should be no larger than 2 ½ by 3 inches.

Those nominees who are selected for appointment to the RC will be notified by mail from the Office of the Assistant Secretary of the Navy (Manpower and Reserve Affairs), which is the office responsible for coordination of the RC. The term of office for RC members is normally three years. RC members are brought back on special active duty orders for the duration of the weeklong annual Spring meeting, which is held in Washington, DC. For more information, call the Retired Activities Section at 1-866-827-5672. Send applications to:

Navy Personnel Command
Retired Activities Section (PERS-675R)
5720 Integrity Drive
Millington, TN 38055-6750



DFAS and myPay assure data security

Press Release 02-12 from DFAS

The Defense Finance and Accounting Service wants to assure all of its customers that every precaution is taken to secure data. With 'phishing' scams occurring more frequently, DFAS customers should be aware that the agency and its web-based system, myPay, will not ask for personal or financial information by email.

The individual DFAS customer has the ability to enter the myPay Web site with a PIN and to access the secure financial page to make changes to personal information.

'Phishing' attacks trick people into parting with personal information by luring them to false corporate Web sites or by requesting personal information be sent in a return email. According to the Federal Trade Commission, 'phishers' send emails or pop-up messages claiming to be from a business or organization you would routinely deal with - an Internet service provider, bank, online payment service or even a government agency. The message usually says that you need to 'update' or 'validate' your account information and might threaten dire consequence if you don't respond. You are directed to a Web site that mimics a legitimate organization's site. The purpose of the bogus site is to trick you into divulging personal information so the scam operators can steal your identity and make purchases or commit crimes in your name.

Tips to help avoid getting hooked by a phishing scam:

- Use anti-virus software and keep it up to date. Some 'phishing' emails contain software that can harm your computer or track your activities on the Internet without your knowledge.
- Don't email personal or financial information. Email is not a secure method of transmitting personal information. If you initiate a transaction and want to provide your personal or financial information through a Web site, look for indicators that the site is secure, such as an image of a lock or lock icon on the browser's status bar or a Web site address that begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof; some 'phishers' have forged security icons.

The myPay site combines a 128-bit encryption software (strong encryption) and Secure Socket Layers (SSL) technology with the user's social security number, PIN and secure Web address or DOD-specific telephone number all acting as safeguards against unauthorized access. This combination prevents information from being retrieved by outside sources while information is being transmitted. The secure technology provided to myPay customers meets or exceeds security standards in private industry.

Official Web site

MyPay's official Web site, <https://mypay.dfas.mil>, is secure and private and can be reached through any Internet browser that supports the necessary 128-bit encryption.

About DFAS

The Defense Finance and Accounting Service provides responsive, professional finance and accounting services to the men and women who defend America. In fiscal year 2004, DFAS paid about 5.9 million people, processed more than 12.6 million invoices from defense contractors, disbursed more than \$455 billion and managed more than \$234 billion in military trust funds. For more about DFAS visit <http://www.dod.mil/dfas>.

Creating a Living Will

Where can I get one? Forms for living wills can be obtained from physicians, hospitals and nursing homes. Also, organizations such as the U.S. Living Will Registry and Aging with Dignity offer forms on the Web that you can use. Look for your state's form. Each state's law differs, although many will honor living wills from other states.

Do I need a lawyer? You do not need an attorney to create a living will or to name a health-care proxy. It is a good idea, though, to have witnesses or to get your documents notarized.

Who should get copies? Distribute copies to the people you want to know your wishes (your doctor, parents, spouse, friends).

Should I name an alternate health-care proxy? Yes, just to be safe.

Bernhardt brings new leadership to Retired, Annuitant Pay services

Captain Karl Bernhardt, SC, USN, is the new director of Retired and Annuitant (R&A) Pay Services for the Defense Finance and Accounting Service (DFAS).

In his new role, Captain Bernhardt directs the distribution of an annual payroll of \$36 billion to more than 2.4 million retirees and annuitants. His duties also include oversight of the state-of-the-art customer call center which for a large number of retirees and annuitants is the “face” of the R&A organization.

Captain Bernhardt’s extensive financial and leadership experience will be highly valued as he guides R&A Pay Services through a significant number of new customer service improvement initiatives. Among these are:

Getting Combat Related Special Compensation (CRSC) payments current: R&A committed considerable resources and effort to handling the initial surge of case work resulting from CRSC payments older than 60 days. All such payments were made by April 2005. All new claims are now being paid within the 60-day window described in the CRSC award letters. Full automation of CRSC payments, expected in fall of 2005, will significantly improve the accuracy and timeliness of this process. Also, CRSC statements (for recurring monthly payments) will be available to *myPay* users beginning in May 2005.

Concurrent Retirement and Disability Payments (CRDP) on Retiree Account Statements: The effect of CRDP entitlements will be reflected on the regular Retiree Account Statement (RAS) beginning in October of 2005. The main difference that CRDP recipients will notice is a reduced VA waiver amount and the resulting increase in net pay and taxable income.

Concurrent Retirement and Disability Payments (CRDP) and Combat-Related Special Compensation (CRSC) Open Season: R&A will be initiating our first “CRDP/CRSC Open Season” in June 2005. Military Retirees, eligible to receive either CRSC or CRDP, will be afforded an



Photo provided by DFAS

Captain Bernhardt has nearly 30 years of military service and most recently led DFAS Navy Military Pay Operations while simultaneously managing the start up of DFAS’ newest product line, Customer Operations.

opportunity to elect between the two entitlements on an annual basis. R&A will forward “Open-Season” recipients a notification letter and an individualized election form. The election form will include the current gross CRSC and CRDP monetary amounts and also a brief explanation of how the respective benefits are subject to certain third party offsets.

International Electronic Funds Transfer (IEFT): This will facilitate electronic payment of retired pay to members with accounts in overseas banks. Phased implementation is scheduled to begin in October 2005. This new capability will be actively communicated to overseas retirees.

Event-based notification: Retirees can furnish an email address through *myPay* which will be used to inform them of events having an impact on their pay. The email address will also be used to notify retirees of an electronic newsletter that will be published about three times a year.

Enhancement of DFAS Web site: There is a wealth of useful information on the R&A Web site, including guidance on CRSC, CRDP and the Survivor Benefit Plan, as well as information for new retirees and annuitants. Coming soon to the Web site will be newsletters to keep retirees and annuitants apprised of the latest developments in pay and benefits. (*NOTE: DFAS’ R&A Web site address was recently changed to <http://www.dod.mil/dfas/money/retired/> .*)



Important Medicare Part B Update

Update April 2005, provided by TRICARE Management Activity

Medicare Modernization Act Provisions

The following applies to those TRICARE beneficiaries who are entitled to Medicare Part A based on age, disability or end-stage renal disease:

Special Enrollment Period

In March 2005, the Social Security Administration (SSA) sent letters and Medicare Part B enrollment forms to TRICARE beneficiaries identified as having Medicare Part A only. Beneficiaries entitled to Medicare Part A and who want to retain TRICARE coverage should complete the enrollment form and mail it in the envelope provided within 60 days of receiving the letter. Beneficiaries may choose one of the first six months of 2005 as their enrollment effective date.

Beneficiaries entitled to Medicare Part A, who did not receive a letter and enrollment form by the end of April, should contact the SSA to be enrolled in Medicare Part B without a premium surcharge.

Beneficiaries who have questions concerning enrollment in Medicare Part B should call or visit their local Social Security office, or they may call the SSA at 1-800-772-1213, or visit the SSA Web site at www.ssa.gov/legislation. Beneficiaries should take their blue Department of Defense (DoD) military retiree ID card or tan family member DoD military ID card with them.

Waiver of the Medicare Part B Premium Surcharge

TRICARE beneficiaries who enrolled in Medicare Part B in 2001, 2002, 2003 or 2004 can request to have their surcharges waived and receive a refund for surcharges paid in 2004 and 2005. This applies to TRICARE beneficiaries who paid more than \$66.60 per month (or more than \$199.80 quarterly) in 2004 and are paying more than \$78.20 per month (or more than \$234.60 quarterly) in 2005. SSA plans to process refunds in June 2005.

Medicare Part B Required for TRICARE Eligibility

Uniformed Services beneficiaries entitled to Medicare Part A based upon age, disability or end-stage renal disease are

required by law to have Medicare Part B coverage to retain their TRICARE benefits unless:

- * They have an active duty sponsor. Family members of active duty service members are not required to have Medicare Part B to remain eligible for TRICARE benefits. However, when the active duty service member retires, family members entitled to Medicare Part A must also have Medicare Part B coverage to retain TRICARE benefits.
- * They are enrolled in the Uniformed Services Family Health Plan (USFHP). However, the DoD strongly encourages beneficiaries to enroll in Medicare Part B when they are first eligible. Beneficiaries entitled to Medicare Part A who have not taken advantage of the special provisions described above will pay a 10 percent surcharge for each 12-month period that they were eligible to enroll in Medicare Part B, but didn't.

Medicare Part B and Employer Group Health Plan Coverage

TRICARE beneficiaries entitled to Medicare Part A who also have group health plan coverage based on their or a family member's current employment do not need to enroll in Medicare Part B. However, they remain ineligible for TRICARE as a second payer, unless they are entitled to Medicare Part A and also have Medicare Part B coverage.

Once employment or group health plan coverage ends, TRICARE beneficiaries entitled to Medicare Part A must also have Medicare Part B coverage. They may enroll in Medicare Part B anytime while they are still covered by an employer group health plan, based on current employment, or during the eight months following the month that the employer group health plan coverage ends, or when the employment ends, whichever is first. TRICARE coverage will begin when Medicare Part B coverage goes into effect.

For more information, beneficiaries can contact their local Social Security office, call the SSA at (800) 772-1213, or visit the SSA Web site at www.ssa.gov/.

TRICARE Retiree Dental Program sweetens benefit for members of the National Guard/ Reserve

TRICARE Management Activity (TMA) grants waiver of 12-month waiting period for full scope of services.

National Guard and Reserve personnel who elect to enroll in the TRICARE Retiree Dental Program (TRDP) within 120 days after retirement are now eligible to skip the 12-month waiting period normally required for certain TRDP benefits, according to Delta Dental, the program's administrator.

Effective Feb. 1 this year, TMA authorized a waiver from requiring retired National Guard/Reserve men and women who meet the criteria to be enrolled in the TRDP for 12 months prior to gaining the maximum allowed benefits for cast crowns, cast restorations, bridges, dentures and orthodontics for both adults and children.

Additionally, this new waiver will be applied retroactively to February 1, 2004 for any Guard and Reserve enrollees who can document their enrollment in the TRDP within 120 days after their retirement effective date. Delta will process any claim adjustments resulting from this retroactive waiver, upon notification from the enrollee and submission of the appropriate documentation.

All new enrollees seeking to obtain the waiver should submit a copy of their retirement orders together with their application.

The nation's largest voluntary, all-enrollee-paid dental program continues

to offer coverage for diagnostic and preventive services, basic restorative services, periodontics, endodontics, oral surgery, dental emergencies and a separate dental accident benefit with no waiting period. The program currently covers over 800,000 retired members of the uniformed services, including National Guard and Reserve personnel, and their families.

"We are working in partnership with TMA to offer a comprehensive dental program with the fewest possible restrictions in the first year of enrollment," said Lowell Daun, DDS, senior vice president for Delta's Federal Services division. "We are also working to keep premiums affordable for members of the National Guard/ Reserve."

Eligibility for the TRICARE Retiree Dental Program extends to all retirees of the Reserve and Guard and their family members, including "gray area" retired Reservists who are entitled to retired pay, but will not begin receiving it until age 60. Although eligibility for this group has been in effect since the TRDP first began in 1998, many retired Reserve and Guard members, and even more "gray area" retirees, still do not realize they are eligible. It is important to note that as with all new retirees, the 120-day period during which a "gray area" retired Reservist can enroll in the TRDP to qualify for the 12-month waiting period waiver begins with his/her retirement effective date, not the date he/she reaches age 60.

The TRDP, first authorized by Congress in 1997, continues today to offer one of the few affordable,

comprehensive dental benefit programs available to the nation's Uniformed Services retirees, as well as to retirees of the Reserve and Guard. The TRDP is a nationwide, combined fee-for-service/preferred provider program that offers enrollees access to any licensed dentist in all 50 states, plus the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada.

Enrollees may seek care from any licensed dentist, with optimal benefits available when choosing a participating "Delta Dental PPO" dentist in over 80,000 locations nationwide.

The TRDP carries a \$50 per person annual deductible. The program also includes a family deductible cap of \$150 and an annual maximum amount of \$1,200, against which preventive and diagnostic services are not counted. In addition to the annual maximum, the TRDP also has a separate dental accident annual maximum of \$1,000 and a lifetime orthodontic maximum of \$1,200.

Eligible retirees and their family members can find answers to their questions about the program as well as enroll using Delta's dedicated TRDP web site at www.trdp.org or by calling the toll-free number at **(866) 567-1658**.

Delta Dental of California belongs to a larger holding company system, formed jointly with Delta Dental of Pennsylvania and several affiliate companies, covering nearly 21 million enrollees in 16 states and the District of Columbia.



MWR at NAWS China Lake Has Much To Offer Military Retirees

By Julie Smith, MWR Marketing Director, Naval Air Weapons Station China Lake

Navy Morale, Welfare and Recreation (MWR) offers a lot of activities for military retirees worldwide, especially those visiting Naval Air Weapons Station (NAWS) China Lake, near the northern boundary of California's Mojave Desert. From individual attention by MWR fitness professionals to group exercise classes, from swimming in the indoor pool to hiking a mountain, there is something for every age and activity level at China Lake.

Retirees living in the local area or just passing through can enjoy yoga, Pilates, aerobics, cycling, step and power flex classes, which are all part of MWR's sports and fitness program.

"Working out is like a job now," said Betty Aley, a retired DoD employee, who takes advantage of the power cycling class. "We come here every day."

"There are so many different things to do here," added Charlotte Wee, exercising on the bike next to Aley. "If you can't find something you like, you just aren't looking."

In addition to the Tuesday/Thursday power cycling classes, the two retirees often hike B-Mountain, a nearby 4,000-foot mountain. MWR's outdoor recreation program provides guided hikes during lunch hours on Wednesdays and Fridays.

John Haywood, Sr., a 70-year-old military retiree, works out nearly every day, taking advantage of the Power Flex class offered on Tuesdays and Thursdays at 11:30 a.m. Haywood recommends that retirees find a way to get involved in the program.

"It gives you a real sense of being needed," he said. "They expect me to be there early to lay out all of the steps we use during class. That makes me want to come back each time. I know that they are relying on me."

Just as with active duty military, retirees receive free access to fitness facilities, which are equipped with a computerized system that attaches directly to the existing fitness equipment. The system tracks the user's progress over time and is part of a year-round fitness incentive program. For staying with the program and completing established goals, participants receive rewards such as gym water bottles, gym towels, stress balls and gym bags. MWR fitness professionals also meet

with each customer to develop a workout that meets personal goals. If you live near by and want to receive a personalized fitness program, call Shon Meyer, NAWS China Lake MWR fitness coordinator, at (760) 939-2841.

Certain hours in the gym are busier than others, and according to Meyer, those wanting to avoid the crowds should visit from 9 to 11 a.m., 1 to 4 p.m., and 8 to 9:30 p.m.

Other available MWR programs and services include tennis courts, racquetball courts, a rock climbing wall and sauna.

Continued next page



Photo by Julie Smith

Charlotte Wee, retired teacher (front right) and Betty Aley, retired DoD employee (second on the right), participate in the Power Cycling class in the China Lake MWR fitness complex.

China Lake Cont.

For a different kind of exercise that is much easier on the joints, water fitness classes are held in outdoor and indoor pools.

“While working out in the water is significantly beneficial for all ages, it is especially great for older adults who are experiencing age-related physical declines and increased medical conditions,” said Dawn Reid, MWR aquatics manager at NAWS China Lake.

The buoyant properties of water reduce impact, allowing persons with physical limitations to exercise in ways that they couldn’t on land. Participants experience cardio-respiratory strengthening, muscle tone, improved flexibility, balance and coordination.

Classes are offered in the 82-degree indoor pool at 7a.m. on Tuesdays and Thursdays, and 8 a.m. and 9 a.m., Monday through Friday. In the summer, the 7 a.m. class moves to the Solar Pool (an outdoor pool) and is held Monday through Thursday. Lap swimming is another alternative that can help retirees get a low-impact workout. For information on water fitness classes or to get a personalized water fitness program, call (760) 939-0755.

The base contains numerous walking routes and jogging paths, which not only provide an excellent workout, but also offer a spectacular view of the local mountains.

The China Lake Golf Course, open dawn until dusk, is also a popular destination for retirees. Customers can use the driving range and putting green, or play nine to 18 holes of golf. The new clubhouse, Mulligan’s, opened in November 2004, and contains a pro shop, a full-service grill, and both indoor and outdoor seating is perfect for social gatherings, both large and small.

A meal, a game of bingo or a social gathering can happen at the Wreck Center, where friends can gather for a quick game of billiards, darts or trivia

MWR recommends that you plan your trip in advance, because some unique tourist spots such as the Coso Rock Art National Historic Landmark and the Naval Museum of Armament and Technology require advanced notice to visit.

Retirees can access the base with their military identification. For friends or family with no military affiliation, it is recommended that you call at least a week in advance for base access. MWR can be reached at (760) 939-3440.

Enhance your health at Navy MWR Fitness Centers

By Robin A. Hillyer Miles

Navy Morale, Welfare and Recreation (MWR) fitness professionals are available to help you meet the standards set forth by the United States Department of Agriculture’s (USDA) “Dietary Guidelines for Americans, 2005.”

According to these new guidelines, Americans should engage in regular physical activity and reduce sedentary lifestyle habits to promote health, psychological well-being and a healthy body weight. Further, to help manage body weight and prevent gradual, unhealthy body weight gain in adulthood, the USDA’s guidelines recommend that you engage in about 60 minutes of moderate-to-vigorous intensity activity on most days of the week, while not exceeding caloric intake

requirements. But don’t let that 60-min. work out scare you away.

The USDA guidelines also state that physical activity may include short bouts (e.g. 10-minute intervals) of moderate-intensity activity. The accumulated total is what is important, and your local Navy MWR fitness professionals can help you meet your goals.

Navy MWR fitness centers are located on virtually every base in the United States and overseas. You can be more active and maintain a healthy body weight by participating in the various programs and opportunities presented by your local MWR professionals.

Time is of the Essence

Mid-to-late morning and early afternoons are the best time for retirees to visit Navy MWR fitness facilities,

based on a non-scientific survey of fitness directors.

Personal Trainers

Seeking advice from a personal trainer is a great way to start any fitness program, because they help to ensure that you learn how to complete each exercise correctly. Some bases offer free personal training and others charge a minimal fee, usually by the hour or for a set number of sessions.

Incentives

Many MWR fitness facilities offer incentive programs for frequent and consistent usage, based on accumulative results such as the number of miles walked on a treadmill or pedaled on a stationary bicycle. Receiving supportive rewards for completing a workout program can often be the motivation that retirees need to get into the gym.

We want your input for the next issue

To celebrate *Shift Colors*' 50th Anniversary of The Newsletter for Navy Retirees this fall, we seek your input to make this a memorable issue.

We are looking for personal stories, photo or accounts of 1955, when the newsletter first came out. If sending photos or documents that you want returned to you please note that in your submissions. For questions or to run an idea by us for this issue, call us at **(901) 874-4012**. Submissions can be sent via email to MILL_ShiftColors@navy.mil or mailed to:

**Navy Personnel Command
Shift Colors (PERS-632)
5720 Integrity Drive
Millington, TN 38055-6320**

Need to change your address for *Shift Colors*?

Those receiving retirement pay or benefits through the Navy, only need to contact the Defense Finance and Accounting Service (DFAS) at **(800) 321-1080**. DFAS will automatically update *Shift Colors*' database.

“Gray Area” retirees (**a retired reservist not yet receiving retirement pay**) or a surviving spouse of a retiree not receiving benefits, should contact *Shift Colors* to update address information.

When corresponding with *Shift Colors*, please include a phone number, so we can contact you if necessary.

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!

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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