

From the Chief of Naval Personnel

Navy experts, apps provide answers for retiree questions

By Vice Adm. John B. Nowell, Jr.,
Chief of Naval Personnel

Shipmates, I believe in the motto, “once a Sailor, always a Sailor.”

If you are currently planning to retire or if you have already retired, always remember that you remain part of the Navy family.

We are still here for you.

If you have questions, the experts at the MyNavy Career Center (MNCC) can help you get answers.

These experts are available by phone at (833) 330-6622 or by e-mail at askmncc@navy.mil, and are standing by to help answer questions regarding your retiree benefits.. In addition, they can help you navigate pay issues with the Navy or the Defense Finance and Accounting Service. Have you lost your ID card or allowed it to expire? MNCC can help get you back on track.

For even more help and information during your transition into Navy retired life, we’ve developed a wide range of mobile apps to get you the resources you need. They’re available on-demand through the Navy App Locker in your mobile device’s app store. These apps were initially designed for Active and Reserve Sailors and their families, but have a wealth of information for our retirees.

In particular, the MyNavy Family app is a “one-stop-shop” developed by Navy spouses working with our experts to provide valuable information whether someone is new to the Navy or a seasoned spouse. MyNavy Family compiles information and resources from more than two-dozen websites. There’s even a dedicated “Transition and Retirement” section with links to transition assistance services and Navy Retired Activities Offices.

This newsletter, *Shift Colors*, is also available in this section of the app.



Are you looking for a job after you retire? The app provides resume examples and tips for interviewing. Further, the MyNavy Family app was recently updated with links to emotional support resources. Transitioning out of the Navy can be an emotional experience. If you find yourself struggling, these links are a great resource to have at your disposal to get you the help you need.

Here are a few more apps I’d like to highlight...

The Navy COOL app is a perfect fit to get you going on your next career choice. Hop on to see which of your Navy skills translate into a new job opportunity. Navy COOL allows you to search over 1,800 civilian licenses and certifications tied to Navy enlisted ratings and en-

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listed classifications, as well as officer designators and collateral duties. The app also identifies any further training or testing required to qualify for a specific credential or certification.

Other app resources include a fitness series called Navy Operational Fitness & Fueling System, designed for workouts in limited spaces with little or no special equipment. This is a perfect app to use during COVID-19 and for whenever you find yourself far from the nearest base gym and trying to remain fit after departing the Navy.

Do you need financial guidance? The MyNavy Financial Literacy app can help you with navigating today's market and planning your financial future. There are financial calculators to help you plan and make decisions,

as well as checklists to help you execute them. There are even financial planning courses to help you take ownership of the process.

Visit the Navy App Locker at www.applocker.navy.mil to find all of the resources above and more. As of this year, the family of Navy apps has a combined total of 800,000 downloads. I'm hoping what you have just read inspires you to become download number 800,001.

Please accept my heartfelt thanks for serving and good luck with the next chapter! Don't forget we're here to help if you have questions about your retirement or benefits. Remember, you can always reach out to the MyNavy Career Center — where our experts remain available 24/7 to answer your questions and to help with any issues.

RAOs, volunteers provide help to Navy retirees

Navy Retired Activities Offices (RAOs) provide support service to all military retirees (both regular and Reserve) from all branches of military service, their spouses, families, annuitants, authorized or designated beneficiaries, representatives or guardians worldwide.

The RAO serves as a point of contact and resource to ensure the retired community is kept up to date with current information and benefits. Annual Retiree Seminars/Retiree Appreciation Days are scheduled and announced to provide current and local information for retirees. Many services are driven

by the needs of the local retired community, in which services are provided by retired volunteers, retired family member, government service employees or active duty personnel.

To see a listing of RAOs, phone numbers, e-mails and the hours of operations, go to the Retired Activities Office Locator Listing on page 20.

Also volunteer support is needed working at RAOs located across the U.S. If you would like to volunteer, please contact the local RAO Director annotated as needing volunteers (marked with a red star) on page 20.

Shift Colors

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How the MyNavy Career Center Operations Center can help

Submitted by MyNavy Career Center

Retirees sometimes feel like they are now on their own attempting to navigate their own pay and personnel issues. They no longer readily have their chains of command, their brothers and sisters in service, or their administrative departments to assist them with their issues or questions. Now retirees have a resource for pay and personnel assistance in the MyNavy Career Center Operations Center (MNCC) (MOC).

In simple terms, the MOC is a contact center that provides assistance to Sailors, retirees, veterans, and their families via phone call, e-mail, chat, and transactions. The MOC is a resource for you when/if your chain of command is no longer available to you for assistance. The MOC consists of active duty Sailors, government employees, and contractors, some of whom are retirees themselves. Our purpose and passion is to provide customer service for Sailors in need.

The MOC has a tiered customer service delivery model. Our agents access Knowledge Articles written by subject matter experts to assist in providing quality service. Additionally, these Knowledge Articles provide resource assistance such as websites, retirement calculators, links to policy, etc., to enable Sailors to potentially answer their own questions.

When an inquiry requires interpretation of policy or more

complicated assistance, the MOC agents create a case to escalate to subject matter experts in the Bureau of Naval Personnel/Navy Personnel Command (BUPERS/NPC) realm. The MOC assures transparency by creating a case, which sends the Sailor an e-mail receipt to show that the case was created and another e-mail to show that the case was closed with the resolution.

If your inquiry requires assistance outside of the BUPERS/NPC realm, the MOC will provide you with resources and point of contact information for the appropriate entity who can assist you. An example of a subject matter expert outside of the BUPERS/NPC realm is the Veterans Administration (VA). The MOC cannot create a case to the VA for you, but can provide you with point of contact information and VA resources online.

Retirees can contact the MOC 24/7 by phone at (833) 830-6622, by e-mail at askmncc@navy.mil, or by chat via MyNavy Portal at <https://my.navy.mil/>.



FY21 RETIREE APPRECIATION DAYS

Sub Base New London, CT
Oct. 17, 2020 RAD will be virtual
POC: navret2@aol.com

Joint Expeditionary Base
Little Creek-Fort Story, VA
Nov. 6, 2020 RAD will be virtual
POC: (757) 462-8663

Naval Base San Diego, CA
Nov. 10, 2020 RAD will be virtual
POC: (619) 556-9353

Joint Base Pearl Harbor
Hickam, HI
Nov. 7, 2020 RAD will be virtual
POC: (808) 474-0032

Naval Base ROTA, Spain
RAD will be virtual
Email: patricia.rios@eu.navy.mil

The following RADs have yet to be announced
Naval Air Station Jacksonville, FL
POC: (904) 542-5790
Email: jaxs_nas_roajax@navy.mil

Naval Support Activity Mid-South
Millington, TN
POC: (901) 874-5330

Naval Station Everett, WA
POC: (866) 854-0638
Email: rao.cnrnw@navy.mil

Naval Air Station Lemoore, CA
POC: (559) 998-4524

Air National Guard Base
Selfridge, MI
POC: selfrao@yahoo.com

Navy Operational Center (NOSC)
Minneapolis, MN
POC: metrograd@gmail.com

No RADs in FY 21
Naval Air Station Pensacola, FL
POC: (850) 452-5622

Navy Operational Center (NOSC)
Phoenix, AZ
POC: stellareyes@cox.net

For up-to-date developments, keep in touch with your local Retired Activities Office

Retiree enrollment fee mandate for TRICARE group takes effect Jan. 1

New TRICARE Select Fees
for Group A Retirees

! You're in Group A if you or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018.

Congress directed the Defense Health Agency to implement TRICARE Select Group A retired enrollment fees in the 2017 National Defense Authorization Act. Effective Jan. 1, 2021, TRICARE Select Group A retired beneficiaries will be **required to pay TRICARE Select enrollment fees**. This must be done via allotment, where feasible.

✓ This is a change. TRICARE Select Group A retired beneficiaries have not paid enrollment fees for TRICARE Select previously.

✗ There is no change for TRICARE Select Group B* beneficiaries. They currently pay enrollment fees.

*You're in Group B if you or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018.

The following TRICARE Select Enrollment fees are effective **Jan. 1, 2021**:

1 Enrollment Fees: Individual: <ul style="list-style-type: none">Monthly enrollment fee: \$12.50Annual enrollment fee: \$150	Family: <ul style="list-style-type: none">Monthly enrollment fee: \$25Annual enrollment fee: \$300
2 Deductibles: \$150 Individual/\$300 Family	3 Catastrophic Cap: \$3,500 (increased from \$3,000)

What Do I Need To Know?

If you're a TRICARE Select Group A retiree and you want to keep your TRICARE Select coverage, you must take action. Starting **Jan. 1, 2021**, you'll need to pay monthly enrollment fees for you and your family. You'll need to set up a monthly allotment with your regional contractor. Your monthly allotment will start on Jan. 1, 2021.

If you don't act by the end of open season, you'll be disenrolled from TRICARE Select due to non-payment. TRICARE Open Season ends on Dec. 14, 2020. You'll get a letter on milConnect notifying you of your disenrollment.

You'll have **90 days** from your disenrollment date to request reinstatement. If you don't act, you'll only be able to get care from a military hospital or clinic if space is available. This means you're responsible for all civilian health care costs.

To learn more, visit: www.tricare.mil/SelectEnrollmentFees

Members must take action to maintain health coverage

Provided by TRICARE & Defense Health Agency

Effective Jan. 1, 2018, Congress directed the DHA to implement TRICARE Select retiree enrollment fees in the National Defense Authorization Act of 2017 (NDAA-17), but delayed implementation of fees until Jan. 1, 2021 for Group A retirees.

TRICARE Select Group A retired beneficiaries have not previously paid enrollment fees. If the sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, they and their family members are in Group A.

On Jan. 1, 2021 TRICARE Select Group A retired beneficiaries will have to pay TRICARE Select enrollment fees, via allotment, where feasible.

Beneficiaries who don't set up their TRICARE Select enrollment fee payment by Jan. 1, 2021 will be disenrolled from TRICARE Select due to non-payment. Beneficiaries will have 90 days from their termination date to contact their regional contractor to request reinstatement. If retirees don't take action, beneficiaries will only be able to get care from a military hospital or clinic if space is available (all civilian healthcare costs will be their full responsibility).

This fee also applies to TRICARE Overseas Program Select Group A retired beneficiaries.

Active Duty Family Members (ADFMs) in Groups A and B do not pay TRICARE Select enrollment fees. Also, fees are waived for Chapter 61 retirees and their family members and survivors of deceased ADSMs. There is no change for TRICARE Select Group B beneficiaries, who currently pay the fees.

For an individual plan, Group A beneficiaries will pay \$12.50 per month

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www.shiftcolors.navy.mil



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or \$150 annually. For a family plan, the cost will be \$25 per month or \$300 annually. The catastrophic cap will increase from \$3,000 to \$3,500, but enrollment fees will apply towards the catastrophic cap.

For participants of another TRICARE

plan, such as TRICARE For Life, this won't apply.

Recently, affected participants should have been contacted to set up a monthly enrollment fee premium payment. Those getting retirement or other pay from a military pay center will pay TRICARE Select fees via a monthly allotment. If retired pay is not received

through a military pay center, then fees will be paid by a recurring credit or debit card transaction.

Monthly fees may also be paid through electronic funds transfer (EFT), but must come from a U.S. bank.

Plan costs: www.tricare.mil/costs

For more on TRICARE For Life, visit www.tricare.mil/tfl

Improved search tool provides prescription assistance

From TRICARE

Questions about prescriptions or medications? If yes, then TRICARE's Formulary Search Tool can help.

TRICARE's Pharmacy Program provides prescription drug coverage for all beneficiaries. Those prescriptions are managed through the pharmacy contractor, Express Scripts.

"Our online search tool has been refreshed and is now even easier to navigate," said Lt. Col. Melissa Pammer, deputy chief of the Purchased Care Branch, Pharmacy Operations Division at the Defense Health Agency. "The search tool can give you information about your medication, let you know whether it's covered under the TRICARE pharmacy benefit, provide any required forms that your provider needs to complete, and show you what you can expect to pay at each pharmacy type."

The Formulary Search Tool on the Express Scripts website is located at:

www.express-scripts.com/frontend/open-enrollment/tricare/fst/#/

To start a search, put in the brand name or generic name of the drug and then select the strength prescribed, as well as the patient's age and gender. The updated tool makes it easier to look up specific information about the prescription drug. A search can tell:

- Where the prescription can be filled (details below)
- Copayments and limitations, such as prior authorization
- Coverage review requirements and forms
- Alternative medicines, including costs.
- Formulary status (generic drug,

brand-name drug, non-formulary drug, non-covered drug)

"Using the search tool and learning the best ways to fill your prescription is an important part of taking command of your health," said Pammer.

Filling Prescriptions

The search tool can help determine where to fill the prescription. How the prescription is filled depends on the beneficiary category and type of drug prescribed. Here are some choices when it comes to having prescriptions filled:

- Military pharmacies. If you want to keep your costs low, fill the prescriptions for free at a military pharmacy. You can get up to a 90-day supply of most covered generic and brand-name drugs at no charge. Military pharmacies usually don't carry non-formulary drugs.
- TRICARE Pharmacy Home Delivery.

This is a convenient way to get your prescriptions. With home delivery, you can get up to a 90-day supply of most drugs.

Some limits to home delivery include:

- Controlled substances (based on the laws where the prescription is being delivered)

If you have other health insurance:

- Mailing overseas must be to an APO/FPO address, isn't available for refrigerated medications, and isn't available in Germany

• TRICARE retail network pharmacies. If you need a prescription filled, you can also visit a network pharmacy. You have to pay a Copayment. Search online to find a nearby network pharmacy. You can also call Express Scripts at 1-877-363-1303.

• Non-network pharmacies. If you need to fill a prescription at a non-network pharmacy in the U.S. or certain U.S. territories, you'll pay full price for prescription drugs and file a claim for partial reimbursement, after the deductible is met.

If you have questions about using the tool, contact Express Scripts by phoning (877) 363-1303 toll-free. For TTP, call (877) 540-6261, and for those outside the U.S. (877) 363-1303.

Retirement Transition Outreach virtual events are coming soon

by CDR Sarah McGann,
Retirement Transition Outreach
Program Manager

If you served in the Navy Reserve, and are thinking ahead about your transition to Retirement with Pay, you'll definitely want to be conscientious about your request and paperwork timing.

Reserve Personnel Management recommends individuals anticipating Retired Pay and benefits, including health-care through TRICARE, from their Navy Reserve career start the process by submitting their application about a year prior to their estimated retired pay eligibility date.

This is nominally age 60, but may be reduced in 90-day increments per Title 10 USC. Let me say that again: **START A YEAR IN ADVANCE.**

The Reserve Retirements workgroup within Reserve Personnel Management takes approximately six months to process a Reservist's Application for Retired Pay. Plus, the Defense Finance and Accounting Service (DFAS) team requires some time to establish your retiree pay account, currently averaging 27 days.

Our Naval Reserve, Navy Personnel Command (NR NPC), conducts a Retirement Transition Outreach (RTO) program to educate Navy Reservists, including Gray Area retirees, on their retiree pay and benefits. Events include weekend "Sessions" and a longer three-day midweek "Workshop." For the foreseeable future, all events will be conducted "virtually" using a commercial virtual remote (CVR) platform with a dial-in option. No travel is required.

There is no cost to attend the events. All you need is a phone; though we think you'll find the event better with a computer. The next workshop will take place Nov. 3-5, 2020.

Be on the lookout for planned FY21 events via your local installation Retired Activities Office, Navy Operations

 RETIREMENT TRANSITION OUTREACH for Navy Reservists and Retirees (FY21)  		
Hosted by NR NPC		
All events will be virtual, and start 0800 local time, as listed below:		
Q1		
Navy Region Southwest	October 17-18, 2020	RRCS RCC San Diego (Pacific time)
Available Force Wide (from Millington, TN)	November 3-5, 2020 *TUES-WED-THURS*	Retirement Awareness Workshop (Central time)
Q2		
Navy Region Southeast	January 09-10, 2021	RRCS RCC Fort Worth (Central time)
Q3		
Navy Region Southeast	April 10-11, 2021	RRCS RCC Jacksonville (Eastern time)
Navy Region Mid-Atlantic	May 1-2, 2021	RRCS RCC Norfolk (Eastern time)
Navy Region Mid-Atlantic	June 12-13, 2021	RRCS RCC Great Lakes (Central time)
Q4		
Navy Region Northwest	September 11-12, 2021	RRCS RCC Everett (Pacific time)
Available Force Wide	September 15, 2021 *WEDNESDAY*	RRCS not RCC-specific (Central time)

For more information, including registration (officer and enlisted):
Contact your local Navy Operational Support Center (NOSC)
or Retired Activities Office (RAO). You can also go to:
<https://go.usa.gov/xG7yn>

Support Center (NOSC), or check for our updated schedule and registration processes on the NPC Reserve Retirements website.

We email event joining instructions and meeting materials specifically to those registered to attend. Spouses and dependants are also welcome! All events are open to members of the Navy Reserve Component at all milestones toward full retirement with pay: IRR, VTU, SELRES, Reservists on longer term active orders

such as ADT, ADSW/ADOS, and mobilization, and Gray Area (awaiting pay) retirees.

Note: We don't have access to individual records or packages, as they contain Personally Identifiable Information. Questions about records/packages must be initiated through MyNavy Career Center (MNCC), and may be further ticketed as service requests through to Reserve Personnel Management subject-matter experts and case managers.

You can find lots of useful information about Navy Reserve Retirement, including a copy of the Retirement Transition Outreach briefing, at:

<https://go.usa.gov/xG7yf>

For specific inquiries on your request to retire, please contact MNCC: by phone at (833) 330-MNCC (6622), or email at askmncc@navy.mil

Drive/Up makes life easier for NEX customers

Shopping program available at select locations

From Navy Retired Activities

The Navy Exchange Service Command (NEXCOM) recently rolled out its new Drive/Up Program to select NEX locations.

The program allows customers to safely pick up their merchandise curbside.

The NEX Drive/Up Program is available at NEX Oceana,



A customer uses the NEX Drive/Up Program at NEX Norfolk, Va., to get needed merchandise for her family. The Navy Exchange Service Command (NEXCOM) rolled out the new to select NEX locations Sept 3. The Drive/Up Program allows customers to safely pick up merchandise curbside.

Little Creek and Norfolk, Va.; NEX San Diego; NEX Pearl Harbor; NEX Bethesda, Md.; NEX Jacksonville and Pensacola, Fla.; NEX Guam; and NEX Yokosuka, Japan.

“We have been working to create a buy online, pick up in store program to make shopping easier for our customers,” said Robert J. Bianchi, Chief Executive Officer, NEXCOM. “When the COVID-19 pandemic began with its stay-at-home orders and social distancing requirements, we knew we had to implement this program as soon as we could. We want our customers to feel safe while still being able to purchase the products they need for themselves and their families.”

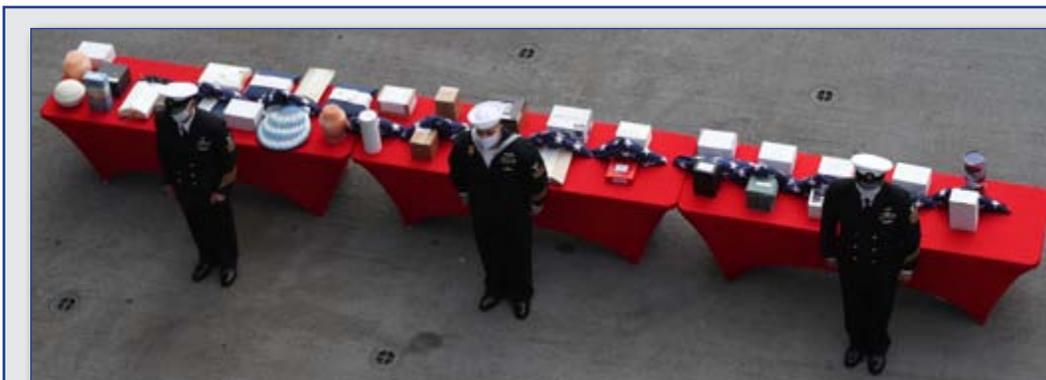
To be eligible for the NEX Drive/Up service, customers must have an account on the NEX online store, myNavyExchange.com. Customers can purchase items listed in the NEX Everyday Essentials digital flier or the weekly Drive/Up Specials digital flier, both of which are available on myNavyExchange.com. Some products eligible for purchase include cleaning supplies, baby items including diapers, formula and wipes, personal and beauty care, health essentials, snacks and non-alcoholic beverages.

Orders are ready for pickup within 48 hours of being placed. Once the order is fulfilled at the store, a NEX White Glove associate will contact the customer for payment information. The order will be ready for customer pick up within 30 minutes of payment. Orders can be picked up Monday through Saturday from noon to 6 p. m., and Sunday from noon to 5 p. m.

Each participating NEX store has designated Drive/Up Service parking spots. Customers need to call the NEX to let them know they are parked at the store. Once the customer shows their Department of Defense ID to confirm the order, the NEX associate will place the customer’s items in the car.

About NEXCOM

The Navy Exchange Service Command is one of 11 commands under Commander, NAVSUP. Its mission is to provide authorized customers quality goods and services at a savings and to support Navy quality-of-life programs for active-duty military, retirees, reservists and their families. Since 1946, NEXCOM has given \$3.6 billion to support Navy MWR quality of life programs. Shop online at myNavyExchange.com.



Urn bearers prepare to commit remains of armed forces veterans to rest during a burial at sea ceremony aboard the aircraft carrier USS Gerald R. Ford (CVN 78), Sept. 5, 2020. During the ceremony, the remains of 35 souls were committed to the sea in the Atlantic Ocean.

Photo by: MC1 Julie Matyascik

New USID has updated design, security features

Information provided by www.cac.mil

The Department of Defense is transitioning from its current paper-based Uniformed Services Identification (USID) card to a more secure, next generation USID card.

The change, which began in July, will affect more than 5 million current USID card holders, including retirees and their dependents.

USID cards are issued to retired and Reserve members, dependent family members of uniformed services members, and other eligible individuals in accordance with DoD policy to facilitate access to benefits, privileges, and DoD bases.

The Next Generation USID card will incorporate an updated design and security features to deter counterfeiting and fraud, and will be printed on a plastic cardstock. The card will be similar in appearance to the Common Access Card (CAC) in use by military members and DoD personnel and contractors, but will not have the chip.

Initial issuance of the Next Generation USID card began July 31 at select DoD ID card facilities for those with expiring cards.

Currently-issued USID cards remain valid through their expiration date.

In an effort to limit the impact on ID card issuance facilities, cards will not be reissued solely for the purpose of obtaining the new card. All DoD ID card issuance facilities will not be equipped with the equipment and supplies necessary to issue

the Next Gen USID card until December 2020. Because of this, and because sites are currently operating under constrained conditions as a result of COVID-19 to keep both cardholders and operators safe, individuals with an indefinite

(INDEF) expiration date are encouraged to wait until summer 2021 to have their Next Gen USID card issued.

There are more than 1,500 ID card issuance facilities with over 2,250 workstations worldwide that issue DoD ID cards.

Contact your nearest ID card issuance facility, or use the Site Locator and Appointment

Scheduler on ID Card Office Online to find a nearby location:

www.idco.dmdc.osd.mil/idco

Two forms of ID from the “List of Acceptable Identity Documents for DoD ID Card Issuance” available at www.cac.mil/Portals/53/Documents/List_of_Acceptable_Documents.pdf.

One must be an unexpired, federal- or state-issued photo ID. Please review the “Pre-Arrival Checklist” available at www.cac.mil/Portals/53/Documents/required_docs.pdf, which contains all of the information needed to obtain or renew a DoD ID card.

The new card can be used at all locations where current USID cards are accepted, and currently-issued USID cards remain valid through their expiration date.

Contact information is available at:

www.cac.mil/Contact/



PEARL HARBOR (Sept. 2, 2020) Sailors aboard the guided-missile destroyer USS Michael Murphy (DDG 112) render honors to Battleship Missouri Memorial and USS Arizona Memorial during the official ceremony for the 75th Commemoration of the End of WWII.

U.S. Navy photo by MC1 Devin M Langer

What's the plan for long-term health care?

By Richard Hartley, Navy account representative, Federal Long-Term Care Insurance Program, OPM

With increased longevity and medical advancements, many retirees are concerned with the possibility of outliving their savings. When it comes to retirement, you want to enjoy it—and that means you want to be prepared.

There are many considerations to think about in retirement besides living expenses, such as location, family support, health, and the rising costs of care. It's so important to plan now for the possibility of long-term care — the ongoing care you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process.

This type of care is expensive, and is generally not covered by traditional types of insurance plans or Medicare.

One common misconception is that long-term care is primarily nursing home care. Actually, most is provided at home, and friends and family are often the first people called upon to provide care. Assuming the role of caregiver can have a significant financial and emotional impact.

Without support or assistance, caregivers can suffer from depression, lost wages, physical injury, and disrupted personal relationships. Many are pulled in two directions, caring for both children and parents, which can be an incredible challenge.

Planning for long-term care can be unpleasant, but considering the high costs and the toll on family caregivers, it's essential to consider your options should the need arise.

Long-term care insurance, such as the Federal Long Term Care Insurance Program (FLTCIP), may be a way to help protect everything you've worked for during your retirement.

Since 2002, the FLTCIP has offered Federal employees and annuitants the opportunity to take control of future long-term care needs by applying for long term care insurance. Designed to be both comprehensive and flexible, the FLTCIP covers a range of caregivers and settings.

Today, many prefer to remain at home, rather than receive long term care in a facility, such as an assisted-living facility or nursing home. The FLTCIP includes services that support care in your home, helping to maintain quality of life in familiar surroundings.

The FLTCIP covers approved care provided at home by informal caregivers such as friends, family members, and other private caregivers, as well as formal care by licensed caregivers. Informal caregivers cannot have lived with you at the time

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Big Gulp

A U.S. Navy MH-60 Sea Hawk helicopter with Helicopter Sea Combat Squadron (HSC) 23 scoops water in support of firefighting efforts against the Valley Fire in East San Diego County, California, Sept. 9. The fire has burned an estimated 17,665 acres and resources from the local area have been focused on containing the spread of the fire. Sailors and Marines began providing air support Sept. 7 with helicopters after California's Department of Forestry and Fire Protection requested military assistance.

Marine Corps photo by Sgt. Dylan Chagnon

you became eligible for benefits, but they can live in your home after you become eligible. Having such coverage helps spouses maintain their current lifestyle and minimizes the financial and emotional sacrifices adult children are often asked to make when a long term care event occurs.

The FLTCIP's stay-at-home benefit can help you remain at home safely and maintain your quality of life. Valuable covered services may include care-planning visits, modifications to your home, an emergency medical response system, durable medical equipment, caregiver training (training an informal caregiver to perform personal care services at the enrollee's home), and home safety checks.

As you consider long term care insurance and enrolling in the FLTCIP, think about how you would like to receive care and by whom. Keep in mind that even when home care is provided by a licensed caregiver, a small amount of informal assistance can often make the difference in whether you are able to stay at home or need to move to a facility setting.

And being able to reimburse your informal caregiver can sometimes make the difference in whether he or she is able to provide the care you need.

Visit www.LTCFEDS.com to learn more about your long term care insurance options and which FLTCIP plan may be right for you.

It's important that you apply for long-term care insurance when you are in good health. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

Apply to find out if you qualify for coverage under the FLTCIP.

Armed Forces Retirement Home taking residency applications

The Armed Forces Retirement Home (AFRH), with locations in Washington, D.C., and Gulfport, Miss. — continues to welcome new residents.

Our retirement community for eligible veterans offers affordable independent living opportunities at rates that will remain unchanged through 2021.

Maintaining the health of residents and staff during COVID-19 remains our highest priority. Thanks to multiple protections in place — including continuous Covid-19 surveillance testing, social distancing, the wearing of masks and use of hand sanitizers — the home has experienced very few cases among residents during this time.

The AFRH looks forward to receiving your application!

To qualify for residency, veterans are eligible from one of the following three main categories:

Category 1: 60 years of age or older and served at least 20 years on active duty, with the majority of that time spent in the enlisted ranks or as a warrant officer. Veterans who spent the majority of their service time in the enlisted ranks but did not serve 20 years on active duty may be eligible under:

Category 2: Veterans who have at least a 50-percent service-connected disability, or Category 3: Veterans who served in a war theater (such as in Vietnam, Kuwait, Iraq and Afghanistan) and now have an injury, disease or disability.

Rooms are currently available at both locations with no waiting period, down payment or contract required. For veterans moving into AFRH in 2020 and 2021, the independent living rate is 46.7 percent of the resident's gross monthly income or \$2,050, whichever is less.

All applicants must be able to live independently upon moving to the AFRH. The home also provides advanced levels of care to our residents after they have been accepted into independent living. These include assisted living, long-term care, and memory support.

In Washington, D.C., AFRH offers residents a scenic, wooded campus just minutes from downtown — home to museums, monuments, and a host of local entertainment, sports and other cultural options. In Gulfport, Miss. AFRH offers residents a beautiful view of the Gulf of Mexico, with an outdoor swimming pool, walking path to the beach, reflecting pool, art studio and modern media room.

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered, with amenities including private rooms with shower, three daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center, numerous hobby shops, clubs, and social activities.

Services include recreational activities and resident day trips, a full-service library, barber shop, beauty salon, 24/7 security, computer center, mailboxes, ATM, campus exchange and convenient transportation available to local hospitals and appointments. Residents also have access to additional services such as on-site physical and occupational therapy, in-room internet and cable TV, podiatry, and counseling.

Married couples are welcome to apply for residency at AFRH:

- ◆ If both individuals meet all military and other eligibility requirements in their own right, or
- ◆ If the eligible veteran completed 20 years of active service and married current spouse prior to military retirement.

Please call us for details regarding married couples' fees — discounts are available.

Veterans convicted of a felony or not free of drug, alcohol, or psychiatric problems are ineligible for residency.

For further information or to request an application, go to www.afrh.gov/apply or send an email to admissions@afrh.gov or call (800) 422-9988.

Retirees: Tax help, prep is available

While tax season hasn't yet begun, an early start might not be a bad idea.

The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals. The VITA program has operated for over 50 years, offering free tax help to people who generally make \$56,000 or less, persons with disabilities and limited English-speaking taxpayers who need assistance in preparing their own tax returns.

In addition to VITA, the TCE program offers free tax help, particularly for those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. While the IRS manages the VITA and TCE programs, the VITA/TCE sites are managed by IRS partners and staffed by volunteers who want to make a difference in their communities.

These IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations which receive grants from the IRS.

The VITA/TCE services are not only free, they are also a reliable and trusted source for preparing tax returns. All program volunteers who prepare returns must take and pass tax law training that meets or exceeds IRS standards. This includes maintaining the privacy and confidentiality of all taxpayer information.

In addition to requiring volunteers to certify their knowledge of the tax laws, the IRS requires a quality review check for every return prepared at a VITA/TCE site prior to filing.

Each filing season, tens of thousands of dedicated VITA/TCE volunteers prepare millions of federal and state returns. They also assist taxpayers with the preparation of thousands of Facilitated Self-Assistance returns.

Before going to a VITA or TCE site, see Publication 3676-B (PDF) for services provided and check out the What to Bring page to ensure you have all the required documents and information our volunteers will need to help you.

*Note: available services can vary at each site due to the availability of volunteers certified with the tax law expertise required for your return.

Find a VITA or TCE Site Near You

The VITA and TCE sites are generally located at community and neighborhood centers, libraries, schools, shopping malls and other convenient locations across the country. To locate the nearest VITA or TCE site near you, use the VITA Locator Tool or call (800) 906-9887.

When looking for a TCE site keep in mind that a majority of the TCE sites are operated by the AARP Foundation's Tax Aide program. To locate the nearest AARP TCE Tax-Aide site between January and April use the AARP Site Locator Tool or call (888) 227-7669.

At select tax sites, taxpayers also have an option to prepare their own basic federal and state tax return for free using Web-based tax preparation software with an IRS-certified volunteer to help guide you through the process. This option is only available at locations that list "Self-Prep" in the site listing.

www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers

Operations Specialist Seaman Aaron Santos, from Dallas, communicates with phone talkers during a replenishment-at-sea with the dry cargo and ammunition ship USNS Washington Chambers (T-AKE-11) aboard the Ticonderoga-class guided-missile cruiser USS Shiloh (CG 67) in the East China Sea.

Photo by Petty Officer 3rd Class Isaac Maxwell



Country makes milestone commitment to prioritize Veterans suicide prevention

WASHINGTON — The President's Roadmap to Empower Veterans and End a National Tragedy of Suicide (PREVENTS) Office and the U.S. Department of Veterans Affairs (VA) recently announced 42 states and one U.S. territory signed the PREVENTS state proclamation pledging their prioritization of suicide prevention for Veterans and all citizens in their jurisdictions.

Each state pledging promises to promote and amplify the REACH public health campaign that encourages everyone to reach out to those who are vulnerable and to reach out when they themselves are in need of help.

As part of the implementation of the president's roadmap, the PREVENTS Office is meeting with state and community leaders in all 50 states and territories to ensure best practices for suicide prevention are identified and applied, efforts are coordinated within the state and federal government and the public health messages are promoted before the initiative concludes in March 2022.

"With the commitment of our nation's governors, this undertaking has moved beyond an idea to reality — as it is only viable when governors enlist the full authority and backing of their state to combat this crisis," said VA Secretary Robert Wilkie. "Sep-



WILKIE

tember is National Suicide Prevention Month and through the outpouring of support echoed by governors issuing state proclamations, their efforts assist with meeting the requirements of the president's White House Task Force for PREVENTS, which provides the nation with an essential, collaborative forum to address this national crisis through local and state-focused solutions to help us



end Veteran suicide.

To engage all 50 states and five U.S. territories, the PREVENTS office developed a state proclamation for governors codifying their full commitment to preventing suicide in their states, with a special focus on Veterans and other high-risk populations, such as Native Americans, first responders, individuals age 10-34 for whom suicide is the second leading cause of death, people living in rural communities and LGBTQ individuals.

Additionally, the office is working with key community leaders — including Veterans Service Organizations, Military Service Organizations, business leaders, academic institutions and faith-based communities. To date, PREVENTS has held in-person visits in Arizona, California, Florida, Tennessee and Texas, and virtual visits in Indiana and Oklahoma.

"Collaborating with state and community leaders to advance the mission of suicide prevention for Veterans and all Americans is imperative," said PREVENTS Executive Director Barbara Van Dahlen, Ph.D. "As we move forward to change the culture around mental health in general and suicide in particular, we will continue to elevate and amplify the great work our states are already doing as we leverage lessons learned and best practices to accelerate our efforts to heal

families and save lives."

PREVENTS was established by Executive Order 13861, March 5, 2019. The Roadmap, released by President Trump June 17, emphasizes the critical role of states and local communities in suicide prevention.

In a related story, U.S. Department of Veterans Affairs Secretary Robert Wilkie recently released the following statement after a bipartisan group of more than 30 senators called on House leaders to pass S. 785, the Commander John Scott Hannon Veterans Mental Health Care Improvement Act, which would



HANNON

expand mental health resources for Veterans both inside and outside VA.

"The Commander John Scott Hannon Veterans Mental Health Care Improvement Act is an honest and bipartisan solution to an issue that demands Congress' immediate attention," Wilkie said. "The bill would boost care at VA facilities by expanding in-person and telehealth mental health services and allowing Guardsmen and Reservists to receive counseling at VA Vet Centers across the country.

"It would also expand the amount of non-VA community resources available to Veterans, wherever they may live."

The legislation honors the late Navy SEAL, who rose from the enlisted ranks. He made numerous deployments and earned several awards for performance of duty, retiring after 23 years of service.

Although he worked to improve veterans' access to mental health care and integrating service animals into mental health care, Hannon eventually succumbed to his invisible wounds, taking his own life on Feb. 25, 2018.

AROUND THE FLEET



Above: Damage Controlman 3rd Class Garret Canning, from Guthrie, Okla., recovers simulated man overboard Machinist's Mate 2nd Class Gabriel Ballesteros, from Globe, Ariz., both assigned to the Arleigh Burke-class guided missile destroyer USS Sterett (DDG 104), during a search and rescue exercise in the Gulf of Oman. Photo by Seaman Drace Wilson



Above: Electronics Technician (Nuclear) 3rd Class Timothy Siler, left, from Aiken, South Carolina, and Electronics Technician (Nuclear) 2nd Class Luke Weider, from Emmaus, Pennsylvania, both assigned to USS Gerald R. Ford (CVN 78), man a fire hose in the ship's indoctrination class during a general quarters evolution.

Photo by MC2 Kallysta Castillo

Right: Operations Specialist 1st Class Andrew Eischen, a Sailor assigned to the Arleigh Burke-class destroyer USS Rafael Peralta (DDG 115), kisses his wife after completing a deployment.

Photo by MC3 Kevin C. Leitner



Left: Fire Controlman (Aegis) 3rd Class Alexis Escobar, from Irving, Texas, stands watch as the radar systems controller in the combat information center of the guided-missile destroyer USS Mustin (DDG 89).

Photo by MC3 Cody Beam

INFERNO: Fire Aboard USS Bonhomme Richard



SAN DIEGO (July 12, 2020) A fire continues to be fought into the evening on board the amphibious assault ship *USS Bonhomme Richard* (LHD 6) at Naval Base San Diego, July 12. On the morning of July 12, a fire was called away aboard the ship while it was moored pier side at Naval Base San Diego. Base and shipboard firefighters responded to the fire. *Bonhomme Richard* is going through a maintenance availability, which began in 2018.

Photo by: MC2 Austin Haist



Chief Machinist's Mate Sallyvidia Isiaho returns from fighting the fire.

Photo by: MC3 Hector Carrera



Lt. Matthew Wellens, assigned to the *Merlins* of Helicopter Sea Combat Squadron (HSC) 3, flies an MH-60S Seahawk helicopter to support aerial firefighting operations.

Photo by: Lt. Chris Kimbrough



Above: A Sailor takes off her firefighting ensemble after combating a fire.

Photo by: MC1 Julio Rivera

Left: Sailors arrange plates of food to support firefighting efforts.

Photo by: MC2 Chanel L. Turner



Above: Sailors prepare to board the BHR to fight the ongoing fire. Photo by: MC3 Jason Waite
Below: Firefighters combat the fire.

Photo by: MC3 Christina Ross



A Sea Hawk helicopter from Helicopter Sea Combat Squadron (HSC) 3 provides aerial fire-fighting support.

Photo by: MC1 Julio Rivera



Aviation Machinist's Mate 2nd Class Zachary Saltzman removes firefighting gear at Naval Base San Diego. The fire aboard the BHR continued to be fought into June 14.

Photo by: MC2 Jasen Moreno-Garcia



Sailors stand at attention and salute the national ensign during morning colors July 14.

Photo by: MC3 Jason Waite

REUNIONS



Due to the COVID-19 pandemic, please keep in contact with your reunion's points of contact to ensure you have the latest information.

SHIP/STATION	Date	Phone	Email/Web
USS FINCH (DER-328) & USS WILHOITE (DER-397)	Sept. 21 - 25	(707) 337-9700	piazzarw@gmail.com
USS MONROVIA (APA 31)	Sept. 25 - Oct. 2	(302) 234-0701	alr315@comcast5.net
USS TOWERS (DDG-9)	Sept 29 - Oct 4	(415) 601-6285	usstowersddg9@pacbell.net
USS HOLLISTER (DD-788)	Sept. 27-30	(319) 377-4759	cworr78@gmail.com www.usshollister.org
USS WILLIAM R. RUSH (DD 714)	Sept. 27- Oct. 1	(508) 548-5233	traveler1675@hotmail.com
USS PRESTON	Oct. 1-5	(703) 860-0420	rm_werner@hotmail.com
Naval Construction Force Support Unit 3/ Reserve Naval Mobile Construction Bn 24	Oct. 2-4	(704) 616-3542	pete.queen@yahoo.com
USS MAUNA KEA (AE-22)	Oct. 5-7	(262) 758-3984	dtctthieme@outlook.com
USS TAKELMA (ATF 113)	Oct. 6-9	(651) 455-1876	richard_rosemary@msn.com
Patrol Squadron 45	Oct. 7-11	(678) 650-7500	poohbearmit@aol.com
VQ Association (VQ1, 2, 5, 6 and NSG all eras)	Oct. 11-15	(813) 390-3790	broken3@outlook.com www.vqassociation.org
US Navy Mine Division 113 (Vietnam)	Oct. 12-15	(501) 620-0593	don9329@hotmail.com
Association of Minemen	Oct. 15-18	(626) 824-0727	assocminemen@yahoo.com www.minemen.org/wp
Navy Photographer's Reunion	Oct. 16-18	(815) 714-8693	nanpvpres@gmail.com www.navyphoto.net/wp/2020-navy-photographers-reunion
USS DOGFISH (SS 350)	Oct. 21-24	none given	DogfishReunion2020@gmail.com www.usssdogfish.com
USS MCMORRIS (DE 1036)	Oct. 22-25	(972) 219-9674 (219) 789-4326	greywarrior@hotmail.com www.usssmcmorris.org
USS REMORA (SS 487)	Nov. 4-8	(860) 501-6161	ussremora@yahoo.com
USS THREADFIN (SS 410)	Nov. 5-8	(904) 646-3814	snrkolb@comcast.net
USS Arleigh Burke (DDG 51)	Feb. 12-15		www.arleighburkeassociation.org/events.php
USS COGSWELL (DD-651)	June 7-9	(760) 889-2216	Secretary@usscogswell.com



SHIP/STATION	Date	Phone	Email/Web
USS WEDDERBURN (DD-684)	June 7-9	(760) 889-2216	www.ussscogswell.com
Naval Security Group (Naval Cryptologic Veterans' Association)	June 15-20	(210) 695-1708	ncra.gouge@gmail.com www.usncva.org
USS DAVID R. RAY (DD 971)	Sept. 16-21	(901) 218-8935	jmarti7378@aol.com www.usssdavidrrayassociation.org

Protect your health, wealth from COVID scammers

Q&A with Steven Merrill, director, FBI Financial Crimes Section

Q: Why is this pandemic, or any disaster, such an opportunity for scammers and criminals?

A: Unfortunately, criminals are very opportunistic. They see a vulnerable population out there that they can prey upon. People are scared and looking for help. People are trying to protect themselves and their families.

For example, people are looking for medical attention and medical equipment. They also may be unemployed and looking for work. There may be an extra level of desperation right now that may cause someone to make an emotional decision that could make them a victim.

Q: What are some of the most common fraud schemes you're seeing?

A: Government Impersonators. One of the most prevalent schemes we're seeing is government impersonators. Criminals are reaching out to people through social media, emails, or phone calls pretending to be from the government. In some cases, they're even going door-to-door to try to convince someone that they need to provide money for COVID testing, financial relief, or medical equipment.

We are a very trusting society, but it's important to know that the government will not reach out to you this way. If someone reaches out to you directly and says they're from the government helping you with virus-related issues, it's likely a scam. This "government" representative may be trying to use phishing or other techniques to hack your computer or get your personal information or money.

Fraudulent Cures or Medical Equipment. Right now, the threat we're most



concerned about is fake cures or treatments for the virus. These "cures" can be extremely dangerous to your health — even fatal. You should never accept a medical treatment or virus test from anyone other than your doctor, pharmacist, or local health department.

Work-from-Home Fraud. People who are at home and out of work are vulnerable to work-from-home scams. If someone you don't know contacts you and wants you to urgently pay them in return for a "job," you are dealing with a criminal. Legitimate jobs will not ask you to pay them.

If you're in a role like this where you're being asked to send or move money, you're acting as a money mule, which is a federal crime.

Investment Fraud. One of the most lucrative schemes for criminals is offering you an opportunity to invest in a cure or treatment for the virus. The purpose of these get-rich-quick schemes is simply to defraud the investor. Any offer like this should be treated with extreme caution.

Q: What potential scams should people be aware of regarding government financial benefits?

A: The government will not ask you for personal information to give you your financial benefits. If you receive an email, text message, or phone call claiming to help you get your benefits, do not respond.

If you are eligible to receive the benefits, your government check will be mailed to you or will be direct deposited into your bank account. (Note: The IRS has additional tips on how to avoid these types of scams.)

Q: What is the FBI doing about this?

A: We're investigating many of these cases right now. We've already arrested and filed charges against those who we have evidence to believe are engaging in these crimes. We have teams of FBI employees working these cases every day.

I strongly encourage anyone who comes across something suspicious to report it at tips.fbi.gov or to the Internet Crime Complaint Center at ic3.gov.

Q: What can people do to protect themselves from scammers?

A: Use extreme caution in online communication. For emails, verify who the sender is — criminals will sometimes change just one letter in an email address to make it look like one you know. Be very wary of attachments or links; hover your mouse over a link before clicking to see where it's sending you.

In general, be suspicious of anyone offering you something that's "too good to be true" or is a secret investment opportunity or medical advice. Seek out legitimate sources of information.

For medical information, those trusted sources are your own doctor, [cdc.gov](https://www.cdc.gov), and your local health department. For financial information, that's [ftc.gov](https://www.ftc.gov) or [irs.gov](https://www.irs.gov).

USS Mount Whitney holds memorial service for Medal of Honor recipient

By Lt. Keith Connor,
USS Mount Whitney

GAETA, Italy - U.S. 6th Fleet flagship, USS Mount Whitney (LCC 20), hosted a memorial service in honor of Lt. Vincent Capodanno, a U.S. Navy Chaplain who was awarded the Medal of Honor for his service with Marines in Vietnam, in Piazza di Capodanno, Gaeta, Italy, Sept. 4, 2020.

Joined by the Mayor of Gaeta, Cosmo Mitrano, Capt. David Pollard, Mount Whitney's commanding officer, used the occasion to celebrate the life of the Catholic priest, whose family roots date back to Gaeta, where his father, Vincent Capodanno Sr., was born and later immigrated to America in 1901.

"Father Capodanno was a Navy Chaplain who gave his life while serving his fellow Marines and we are honored to participate with the town of Gaeta to commemorate his life of excellence," said Pollard.

The memorial service took place in Vincent Capodanno Piazza, directly next to the monument built in his honor. This monument is the only monument in Italy that recognizes Father Capodanno, or the 'Grunt Padre' as he was affectionately known.

The ceremony was held on the 53rd anniversary of Capodanno's passing. Capodanno passed on the battlefield in Vietnam while serving as chaplain for 3rd Battalion, 5th Marines, 1st Marine Division after suffering severe injuries caused by a mortar round during his attempt to rescue a wounded corpsman. While under fire, Capodanno also attended to the wounded and dying, administering last rites and encouraging other Marines during the battle.

"It is an honor to have the U.S. Navy as a partner for this commemorating ceremony and we are proud to honor a hero who was a Navy Chaplain and priest of Gaetane origins," said Mitrano.



A memorial service was recently held in Piazza di Capodanno, Gaeta, Italy in honor of U.S. Navy Chaplain Lt. Vincent Capodanno, who was awarded the Medal of Honor for his service. Below, Capodanno in Vietnam.

The Archbishop of Gaeta, Monsignor Luigi Vari, offered his blessing of the wreath, which was laid at the monument of Vincent Capodanno.

Local Italian veterans associations, U.S. Navy Chaplains from the region, Italian military, as well as leading members of the community were present for the ceremony. The 6th Fleet Chaplain, Brian Weigelt, and Chaplain Fr. Joselito Tiongson offered the invocation and benediction respectively.

Mount Whitney, forward deployed to Gaeta, Italy operates with a combined crew of U.S. Sailors and Military Sealift Command civil service mariners in the U.S. 6th Fleet area of operations in support of U.S. national security interests in Europe and Africa.

U.S. 6th Fleet, headquartered in Naples, Italy, conducts the full spectrum of joint and naval operations, often in concert with allied and interagency partners, in order to advance U.S. national interests, and promote security and stability in Europe and Africa.



Federal police officer recognized for saving life

By Elizabeth Kearns

WASHINGTON, – Rear Adm. Carl Lahti, commandant, Naval District Washington, recognized the swift and lifesaving actions of a federal police officer during a ceremony onboard Washington Navy Yard, Sept. 1.

Lt. Michael Sutton, a Naval Support Activity Washington civilian police officer, rescued a drowning woman near Washington Navy Yard on Aug. 26.

“It was instantaneous,” Sutton said of his reaction, “I couldn’t just sit there and watch a human being die like that.”

Sutton and his teammate, Sgt. Robert Ewing, arrived on the scene that afternoon to support a fellow officer, Sgt. Juan Sanchez, who was engaging with a distressed individual on the Anacostia Riverwalk Trail. The public route, popular with walkers and joggers in southeast Washington D.C., wraps along the north shore of the river, parallel to half a mile of the installation’s fence line.

The situation became a crisis moments later, when the woman took a running jump into the water.

“It felt like it was in slow-motion as it was happening,” Ewing said. “We all had the same reaction.”

The three officers shed their heavy protective vests. Ewing and Sanchez took control of Sutton’s weapon, belt and radio while the supervising officer kicked off his boots and dove into the river.

“I was told that if you go into the Anacostia River, you don’t come out,” Sutton said, “but at that time, I wasn’t really thinking about that. I was just thinking about getting her and bringing her back to the pier.”

The woman had already floated ten yards downstream, visibly struggling in the strong undercurrent while her head repeatedly plunged beneath the surface. Sutton, a boatswain’s mate 1st class in the U.S. Navy reserve, relied upon the water rescue techniques he learned while training with Navy Maritime Expeditionary Security Squadron 12.

Sutton located the woman. He held her securely in a side-stroke position, keeping her head above water while fighting against the current and her distressed movements as he worked his way back to the river bank.

Back on shore, Ewing and Sanchez linked arms so that one could reach down into the low tide, while the other anchored the team onto the pier. They pulled the woman onto the walkway first, and then pulled Sutton to safety.

An acute awareness of the danger they willingly undertook sank in later, while emergency medical services rendered aid. All three officers recognized that multiple lives could have

been lost in the river that day.

“That could’ve been really bad for us, too,” Ewing said. “But, at the same time, that’s kind of why we do this job, because we’re not afraid to take those risks to help somebody.”

The combined military and civilian police force onboard Naval Support Activity Washington’s six fence lines is entrusted with maintaining a safe working environment for 109 tenant commands, in addition to visitors to the historic Washington Navy Yard and U.S. Naval Observatory.

In response to Sutton’s outstanding individual action, Lahti presented him with the Navy Civilian Service Commendation Medal, the service’s fourth-highest civilian award.

Capt. Grahame Dicks, Naval Support Activity Washington commanding officer, commended Sutton for his courage and selflessness. He called attention to the teamwork that resulted in a successful rescue effort with no loss of life.

Sutton credits the Navy for teaching him the skills he needed to survive in the water, and the federal police agency for instilling in him the courage to act.

In a time when close contact with strangers can be incredibly dangerous, the three police officers did not

hesitate to render aid to a woman in crisis. They provided what was needed, both physically and emotionally – to dive in, reach out, and pull her back to shore.

“Like I told her that day, I’m a father,” Sanchez said, reflecting on the similar age between the woman and his own adult children. “Hopefully she’s gotten the help that she needs.”

“I don’t know (the woman’s) current situation, but I do wish her the best,” Sutton said. “And we are always there for her. We will always help. We will always be there. We will always respond.”



Lt. Michael Sutton, a Naval Support Activity Washington civilian police officer, rescued a drowning woman near Washington Navy Yard on Aug. 26. He was recently recognized by Rear Adm. Carl Lahti, commandant, Naval District Washington.

Retired Activities Office Locator

NOTE: Locations listed with '★' need volunteers.

Navy and Joint RAOs

Arizona (★)

➤ Retired Activities Office
Navy Operational Support Center
14160 W. Marauder St.
Luke AFB, Phoenix, AZ 85309
9 a.m. - 2 p.m. (Tue-Thu)
☎ (602) 353-3033, Opt. 4, Press 2

California

➤ Retired Activities Office (★)
Naval Air Weapons Station
Code 75H000D
1 Administration Circle
China Lake, CA 93555-6100
9 a.m. - 3 p.m. (Mon-Fri)
☎ (760) 939-0978

➤ Retired Activities Office (★)
Fleet and Family Support Center
966 Franklin Ave., Bldg. 930
Naval Air Station
Lemoore, CA 93246
8 a.m. - 4 p.m. (Mon-Fri)
☎ (559) 998-4032

➤ Retired Activities Office (★)
Housing Office Bldg. 587
Moffet Field, CA 94035-0162
9:30 a.m. - 12:30 p.m.
(Tues/Wed/Fri)
☎ (650) 603-8047

➤ Retired Activities Office
Fleet and Family Support Center
1000 23rd Ave, Bldg. 1169, Code N93V
Port Hueneme, CA 93043
8 a.m. - 4 p.m. (Mon-Fri)
☎ (805) 982-1023

➤ Retired Activities Office (CLOSED)
Naval Amphibious Base (NAB)
3324 Guadalcanal Road, Bldg. 16
Coronado, CA 92155
8:30 a.m. - 4 p.m. (Mon/Tues/Thu/Fri)
☎ (619) 437-2780

➤ Retired Activities Office (★)
Navy Station San Diego
Fleet and Family Support Center
3005 Corbina Alley, Suite 1
San Diego, CA 92136
7:30 a.m. - 4:30 p.m. (Mon-Fri)
☎ (619) 556-8987

➤ Retired Activities Office
Naval Weapons Station Seal Beach
800 Seal Beach Blvd.
Bldg. 22, Room. 2
Seal Beach, CA 90740-5000
9 a.m. - 3 p.m. (Mon-Thu)
9 a.m. - noon (Fri)
☎ (562) 626-7152

➤ Connecticut (serves RI retirees)

Retired Activities Office
Naval Sub Base, New London
Building 83, P.O. Box 93
Groton, CT 06349-5000
9 a.m. - 3 p.m. (Mon-Fri)
☎ (860) 694-3284

Florida

➤ Retired Activities Office
Naval Air Station, Jacksonville
Fleet and Family Support Center
554 Childs St., Bldg. 876
P.O. Box 136
Jacksonville, FL 32212-0136
10 a.m. - 3 p.m. (Mon-Fri)
☎ (904) 542-5790, Fax: 542-5716

➤ Retired Activities Office (★)
Fleet and Family Support Center
Naval Air Station Whiting Field
7511 USS Enterprise St., Bldg. 3025
Milton, FL 32570-5000
8:30 - 11:30 a.m. (Mon & Fri)
☎ (850) 623-7215/7177

➤ Retired Activities Office
Fleet and Family Support Center
Naval Air Station Pensacola
151 Ellyson Ave., Bldg. 625
NAS Pensacola, FL 32508-5217
9 a.m. - 1 p.m. (Mon-Fri)
☎ (850) 452-5622

Hawaii

➤ Retired Activities Office (★)
Military and Family Support Center
4827 Bougainville Drive
Honolulu, HI 96818-3174
9 a.m. - 1 p.m. (Mon-Wed)
8 a.m. - 4 p.m. (Thu-Fri)
☎ (808) 474-0032/1999

Illinois

➤ Retired Activities Office (CLOSED)
Fleet and Family Support Center
2601A Paul Jones St., Bldg. 42
Naval Training Center
Great Lakes, IL 60088-5125
9 - 11 a.m. (Wed)
☎ (847) 688-2430

Maine (with Portsmouth Shipyard)

➤ Retired Activities Office (★)
400 Foxtrot Ave.
Naval Air Station
Brunswick, ME 04011-5004
9 a.m. - 1 p.m. (Mon-Fri)
☎ (207) 841-0582

Maryland (★)

➤ Retired Activities Office
Fleet and Family Support Center
NSA Annapolis
168 Bennion Rd.
Annapolis, MD 21402
9 - 11 a.m. (Wed.)
☎ (410) 293-2641

Massachusetts (CLOSED)

➤ Retired Activities Office
Navy Operational Support Center
85 Sea St.
Quincy, MA 02169
11 a.m. - 3 p.m. (Fri.)
☎ (617) 753-4636/26

Michigan (Joint RAO)

➤ Retired Activities Office
44200 Jefferson, Bldg. 780,
Room 17 (S604)
Selfridge Army National Guard Base
Mt. Clemens, MI 48045-5263
9 a.m. - 3 p.m. (Tue-Fri)

☎ (586) 307-5580

Minnesota (★)

➤ Retired Activities Office
Navy Operational Support Center
6400 Bloomington Rd., Fort Snelling
St. Paul, MN 55111-4051
10 a.m. - 2 p.m. (Tue & Thu)
☎ (612) 713-4664

Missouri (CLOSED)

➤ Retired Activities Office, St Louis
Navy Operational Support Center
Air National Guard Base
10810 Lambert International Blvd.
Bridgeton, MO 63044-2314
9 a.m. - 1 p.m. (Tue.)
11:30 a.m. - 1 p.m. (Fri)
☎ (314) 524-9553/862-5163

New Hampshire (★)

➤ Retired Activities Office
Portsmouth Naval Shipyard
Code 866, Bldg. 22
Portsmouth, NH 03804-5000
10 a.m. - 2 p.m. (Mon-Fri)
☎ (207) 438-1868

Rhode Island (CLOSED)

Service provided by RAO Groton, CT

South Carolina (CLOSED)

➤ Retired Activities Office
103 Hill Blvd, Bldg. 503, Rm. 122
Joint Base Charleston, SC 29404
9 a.m. - noon (Mon-Fri)
☎ (843) 963-2228

Tennessee (★)

➤ Retired Activities Office
Fleet and Family Support Center
Bldg. 456, 1st Floor
NSA Memphis, Code N 763
Millington, TN 38054-5000
7:30 a.m. - 4 p.m. (Mon-Fri)
☎ (901) 874-5195

Virginia

➤ Retired Activities Office (★)
Fleet and Family Support Center
7928 14th St., Ste. 102
Norfolk, VA 23505-1219
10 a.m. - 2 p.m. (Mon-Fri)
☎ (757) 445-4380 Fax: 445-5326

➤ Retired Activities Office (★)
Joint Expeditionary Base
Little Creek-Fort Story
Fleet and Family Support Center
1450 D Street
Virginia Beach, VA 23521
10 a.m. - 2 p.m. (Mon-Fri)
☎ (757) 462-7563/8101

Washington

➤ Retired Activities Office (★)
Fleet and Family Support Center
Naval Station Everett
13910 45th Ave. NE, Rm. 818
Marysville, WA 98271
9 a.m. - 3 p.m. (Mon-Fri)
☎ (866) 854-0638

➤ Retired Activities Office (★)
Fleet and Family Support Center

Offices marked as (CLOSED) have been shut due to lack of volunteers

Naval Air Station Whidbey Island
Oak Harbor, WA 98278
9 a.m. - 3 p.m. (Mon-Fri)
☎ (866) 854-0368

➤ Retired Activities Office (★)
Fleet and Family Support Center
Naval Base Kitsap
Silverdale, WA 98315
9 a.m. - 3 p.m.
☎ (866) 854-0368

Wisconsin (CLOSED)

➤ Retired Activities Office
Navy and Marine Corps
Reserve Center
2401 South Lincoln Memorial Dr.
Milwaukee, WI 53207-1999
9 a.m. - 3 p.m. (Mon-Fri)
☎ (414) 744-9766

Navy RAO Overseas

Naples, Italy

➤ Retired Activities Office
Fleet and Family Support Center
3 - 5 p.m. (Wed only)
081-811-6372

Rota, Spain (★)

➤ Retired Activities Office
NS Rota Community Support
Bldg 3293
PSC 819, Box 57
FPO AE 09645-5500
1 - 4 p.m. (Tue & Thu, appt only)
34-956-82-3232 (From Conus)

Independent Retired Coordination Offices (IRCOS)

IRCOS are independent retired activities efforts of interested retirees, not sponsored by the Navy, in areas which are geographically isolated from Navy and Marine Corps commands/installations, but which have a sizeable retired population and share a similar RAO mission and operate in a similar manner.

Florida

➤ Retired Activities Office
VA Lakemont Campus, Rm. 125
2500 Lakemont Ave.
Orlando, FL 32803
☎ (407) 646-4110/4111/4114

Italy

➤ Retired Activities Office
Via De Amicis No. 16
07024 La Maddalena
O. T. Italy
100-Percent Email Contact
✉ Panzanic@Hotmail.com

Subic Bay (Philippine Region)

➤ Retired Activities Office
Subic Bay-Olongapo
No. 34 National Highway
Barrio Barretto 2200
Olongapo City
PSC 517, Box RS
FPO/AP 96517-1000
9 a.m. - 3 p.m. (Mon. - Fri.)
✉ Dir@Raosubic.Com
☎ (Office) 011-63-47-222-2314
(24/7 Cell) 639065705335

Ready Reference Contact Information

Air Force Retiree Services: (800) 531-7502; www.retirees.af.mil
Arlington National Cemetery: (703) 607-8000;
www.arlingtoncemetery.org

Armed Forces Retirement Home: (800) 422-9988; www.afrh.gov
Army & Air Force Exchange Service: (214) 312-2011;
www.aafes.com

Army Retired Services: (703) 571-7232;
<https://soldierforlife.army.mil/retirement>

Burial at Sea Information: (866) 787-0081; www.npc.navy.mil

Combat Related Special Compensation:
www.donhq.navy.mil/corb/crsccb/crscmainpage.htm

DEERS: (800)-538-9552, Fax: (831) 655-8317;
www.tricare.osd.mil/deers

Defense Commissary Agency: www.commissaries.com

DFAS Casualty Assistance Branch: (800) 321-1080 or (216) 522-5955; (For Reporting a Retiree's death, option #1)

Fleet Reserve Association: (703) 683-1400; www.fra.org

Gulf War homepage: www.gulfink.osd.mil

I.D. Cards Benefits and Eligibility: (866) 827-5672;
www.npc.navy.mil/support/paypers/ID_Cards/Pages/default2.aspx

Internal Revenue Service: (800) 829-1040; www.irs.gov

Marine Corps Retired Affairs: (800) 336-4649; www.usmc.mil
(Hover over "Marine Services" then click on "Retired Services")

Medicare: (800) 633-4227. TTY: (877) 486-2048; www.medicare.gov

Military Officers Assoc. of America: (800) 234-6622; www.moaa.org

National Burial Services: (800) 697-6940

NPC Navy Reserve Personnel Management (PERS 9): (833) 330-6622
www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx

Navy Casualty Assistance: (800) 368-3202

Navy Retired Activities Office: (866) U-ASK-NPC (866-827-5672)
MILL RetiredActivities@navy.mil;

www.npc.navy.mil/support/retired_activities/Pages/default.aspx

Navy Uniform Shop: (800) 368-4088; www.navy-nex.com/uniform

Navy Worldwide Locator: (866) U-ASK-NPC (866-827-5672);
www.npc.navy.mil/organization/npc/csc/Pages/NavyLocatorService.aspx

Reserve Component SBP: (866) 827-5672 ask for PERS-912

Retiree Dental — Delta Dental: (888) 838-8737; www.trdp.org

Servicemembers Group Insurance (SGLI): (800) 419-1473;
www.insurance.va.gov

Naval Historical Center: (202) 433-2210; www.history.navy.mil

Social Security Administration: (800) 772-1213; www.ssa.gov

TRICARE: www.mytricare.com/mtc

TRICARE East: www.humanamilitary.com/beneficiary
AL, AR, CT, DC, DE, IL, IN, KY, FL, GA, LA, MA, MD, ME, MI, MS,
NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN (except 35 Western zips),
TX (except the extreme Western area) VT, VA, WI, and WV

TRICARE West: www.tricare-west.com

AK, AZ, CA, CO, HI, ID, IA (except 82 zips near Rock Island), KS,
MO (except St. Louis area), MN, MT, ND, NE, NM, NV, OR, DE,
SW TX, UT, WA, WY some zips in IA, MO, TN

TRICARE Overseas: (888) 777-8343; www.tricare-overseas.com

TRICARE For Life: (866) 773-0404; www.tricare.mil/tfl

TRICARE mail order pharmacy: (877) 363-1303;

www.tricare.mil/pharmacy

www.express-scripts.com

VA: www.va.gov

Regional offices: (800) 827-1000 (overseas retirees should
contact the American Embassy/consulate), TDD (800) 829-4833

Insurance:

VA Regional Office and Insurance Center

PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO

Box 7787 (payments)

Philadelphia PA 19101

(800) 669-8477; www.insurance.va.gov

Burial information: (800) 827-1000; www.cem.va.gov

GI Bill: (888) 442-4551; www.gibill.va.gov

Records:

**For replacement DD 214s, service records, medical records,
award information:**

Retired prior to 1995: www.archives.gov/veterans/military-service-records

Retired after 1995:

Navy Personnel Command

PERS-312E

5720 Integrity Drive

Millington, TN 38055-3120

Fax requests to: (901) 874-2044

Gray-area reservists: (833) 330-6622

Navy recreation: www.mwr.navy.mil

Navy Gateway Inns & Suites: <http://dodlodging.net>

ITT: <http://navymwr.org/mwrprgms/itt.html>

Sister service retiree publications:

Air Force Afterburner: www.retirees.af.mil/afterburner

Army Echoes: <https://soldierforlife.army.mil/retirement/echoes>

Coast Guard Evening Colors:

<http://www.uscg.mil/hq/cg1/psc/ras>

Marine Corps Semper Fidelis: www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis

Pay/SBP Questions: www.dfas.mil

**Pay inquiries and update of pay or SBP records in case of
death, divorce or remarriage:**

Retiree:

Defense Finance and Accounting Service

U.S. Military Retirement Pay

8899 E 56th Street

Indianapolis, IN 46249-1200

(800) 321-1080 / Fax: (800) 469-6559.

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

8899 E 56th Street

Indianapolis IN 46249-1300

(800) 321-1080 / (800) 469-6559

CATCHING A LIFT



An explosive ordnance disposal technician, assigned to Commander, Task Force (CTF) 56, is hoisted from a Mark VI patrol boat into an MH-60S Sea Hawk helicopter, attached to Helicopter Sea Combat Squadron (HSC) 26, during hoist training operations in the Arabian Gulf.

Photo by: MC3 Dawson Roth