On Aug. 7, 2018, the Office of the Secretary of the Navy provided response and action to the report made by the Secretary of the Navy Retiree Council. The council had convened at the Washington Navy Yard in August of 2017 to discuss issues of concern for retirees and presented its report for SECNAV review on Oct. 30, 2017.

**Issue 2017-01:**
**Temporary Disability Retired List (TDRL) Process.**

**Issue Description:** The report described the TDRL process as “protracted” and “complex” and that it “imposes a significant administrative burden and cost on the system and service member.” While applauding the recent statutory change reducing maximum tenure on the TDRL from five years to three years, the council identified several problems, namely: “... service members not receiving notifications, personal health challenges interfering with the service member’s ability to comply with regulations, a cumbersome, outdated web-based tracking system at the Physical Evaluation Board (PEB), lack of a single web-based system connecting Service Headquarters, BUMED, and the PEB, multiple stakeholders and operational lines resulting in bureaucratic delays and communication/coordination challenges, and inadequate staffing.”

**Council’s Proposed Solution/Recommendation (1):** Analyze Army and Air Force processes to ascertain why they have a smaller percentage of personnel in the TDRL pipeline to determine if there is an opportunity to improve the DON TDRL program.

**Secretariat Response:** The TDRL process can be complex and administratively challenging both for the services and the service member. As noted in reference (b), Section 525 of the National Defense Authorization Act (NDAA) for Fiscal Year 2017 (FY17) reduced the maximum length of time members may spend on the TDRL from five years to three years for any member newly placed on the TDRL on or after January 1, 2017. This change is an important step in reducing the tenure that members may spend awaiting final determination and has been implemented. See SECNAV, Page 4

**MyNavy Career Center offers round-the-clock retiree customer service**

**Naval Personnel Command Public Affairs Office**

MILLINGTON, Tenn. – The MyNavy Career Center (MNCC), which launched Sept. 24, is now delivering expanded customer service to Sailors seeking career assistance with a new contact center.

The center, now open 24 hours a day, seven days a week, is also capable of providing support to retired Sailors and their families.

By communicating with an MNCC agent by phone or email, retirees and their families can inquire about a number of topics such as ID cards/DEERs, medical benefits, status of Reserve retirement, Post-911 GI Bill, and survivor benefits plans.

If an inquiry or request cannot be handled by a customer service agent, it will be escalated to a subject-matter expert, who answer the question or help to resolve the issue.

The center is also designed to evolve to take on even greater functionality to better support the customer base.

“As we receive feedback and gain more insight and experience into what services are needed, we’ll continually add more capability to the MNCC contact center,” said Ann Stewart, director, Pay and Personnel Management.

To reach an agent by phone, call (833) 330-MNCC/6622 or via email at askmncc@navy.mil.

www.shiftcolors.navy.mil
NPC celebrates 20th anniversary

MILLINGTON, Tenn. – Sailors, civilians and contractor personnel from Navy Personnel Command (NPC) recognized the 20th Anniversary of its establishment during a ceremony Oct. 1. “The primary mission of NPC is to man the fleet and support the Navy's manpower needs by assigning the right Sailor in the right job at the right time,” said Rear Adm. Jeff Hughes, Navy Personnel Command. The organization has evolved to provide the full-spectrum of human resource programs and services throughout a Sailor's career. The decision to create NPC was due to a 1993 Base Realignment and Closure See NPC, Page 3

From the RAO:
Updated contact information for retirees

1. Combat Special Related Compensation: Our office fields a lot of phone calls for Combat Special Related Compensation, but we’re not the subject-matter expert, nor do we own this process. Visit the CSRC link at: www.secanav.navy.mil/mra/CSRC/pages/csrccbuics.aspx

2. Retiree passing: To report a passing of a retiree, call the Defense Finance Accounting Service (DFAS) at (800) 321-1080.

3. Reserve Retirements: For questions about Reserve component (pay and gray-area) retirement questions, contact PERS-912. You can call (866) 827-5672, email uasknpc@navy.mil or visit the website at: https://go.usa.gov/xPWbD

4. Active Component Retirements: For all questions and issues about Active Component retirement information, including 30-year retirement certificates after retirement, go to Active Retirements at: www.public.navy.mil/buyers-npc/career/retirement/Pages/default.aspx

For more information, visit the Retired Activities Office website at: https://go.usa.gov/xPWbD

FY19 NAVY RETIREE SEMINAR & APPRECIATION DAY EVENTS

Navy Station Great Lakes
Retired Appreciation Day
Saturday, Oct. 6, 2018 - 8 a.m.
Epicenter, Bldg. 525
POC: (847) 688-2430

Navy Operational Support Center
Retired Appreciation Day
Saturday, Oct. 20, 2018 - 8 a.m.
Bldg. 300
POC: stellarieses@cox.net

Submarine Base New London, Conn.
Retired Appreciation Day
Saturday, Oct. 20, 2018 - 9 a.m.
Dealy Center (Base Auditorium)
POC: Paul.f.dillon@navy.mil

Naval Air Station Pensacola, Fla.
Retired Appreciation Day
9000 NAS Pensacola, 40/20. Oct. 18 Station Theater, 824 Hancock Cir.
POC: james.bloxsom.ctr@navy.mil

Naval Amphibious Base
Joint Expeditionary Base Little Creek, Va.
Retired Appreciation Day
Friday, Nov. 2, 2018 - 8 a.m.
Rockwell Hall
POC: (757) 462-8663

Naval Base San Diego, Calif.
Retired Seminar
8080, Saturday, 3 Nov. 18 Anchors Conference Center
POC: (619) 556-7412

Naval Base Rota, Spain
Retired Appreciation Day
Saturday, 1 Nov. 2018 - 7:30 a.m.
Navy Hospital ROTA
Email: bruenk@yahoo.com

Joint Base Pearl Harbor-Hickam, Hawaii
Retired Appreciation Day
0730, Saturday, 3 Nov. 18 Hickam Officers’ Club
POC: (808) 474-0032

Navy Air Station Jacksonville, Fla.
Retiree Seminar
Saturday, Apr. 13, 2019 - 8:30 a.m.
NAS Jacksonville Dewey’s POC: (904) 542-0745
Email: JAXS_NAS_RAOJAX@navy.mil

Navy Operational Support Center (NOSC) Phoenix, Ariz.
Retired Appreciation Day
Saturday, Oct. 20, 2018 - 8 a.m.
Bldg. 300
POC: stellarieses@cox.net

Navy Base Kitsap/Naval Station Bremerton, Wash.
Retiree Appreciation Day
Saturday, May 11, 2019 - 9 a.m.
Jackson Park Community Center
POC: (262) 369-1768
Email: britt.feldman@navy.mil

NSA Mid-South Millington, Tenn.
Retired Appreciation Day
Pat Thompson Center 5700 Attu Street
Saturday, Sept. 21, 2019 - 8 a.m.
POC: julia.powell@navy.mil

Air National Guard Base Selfridge, Mich.
Retiree Appreciation Day
Saturday, Sept. 21, 2019 - 8 a.m.
Civitan Facility, Bldg. 164 43156 Wagner Street
POC: selfrao@yahoo.com

Naval Air Station Lemoore, Calif.
Retiree Appreciation Day
Saturday, Dec. 21, 2019 - 8 a.m.
MWR Recreation Center
POC: (559) 998-4524

Navy Operational Support Center (NOSC) Minneapolis, Minn.
Joint Retiree Appreciation Day
Saturday, Sept. 28, 2019 - 7:30 a.m.
Mystic Lake Main Ballroom
POC: metrojrad@gmail.com

Shift Colors
Deputy Chief of Naval Personnel; Commander, Navy Personnel Cndt:
Rear Adm. Jeffrey W. Hughes

Navy Public Affairs Officer:
Cmdr. Karin Burzynski

Editor:
Gene H. Hughes

Shift Colors, the newsletter for Navy Retirees (NAVPERS 15886), is published in accordance with Department of the Navy (DON) publication and printing regulations. The Secretary of the Navy has determined this publication is necessary in the transaction of business required by law of the DON.

Send correspondence to: Navy Personnel Command
Shift Colors
5720 Integrity Drive
Millington, TN 38055

E-mail: Millington.ShiftColors@navy.mil

www.shiftcolors.navy.mil
NPC celebrates 20th anniversary

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For more information, visit the Retired Activities Office website at:
   https://go.usa.gov/xPWbW

NPC from Page 1 — Commission recommendation that the Bureau of Naval Personnel move from Washington, D.C. to Naval Support Activity Mid-South in Millington, Tennessee. The relocation began in mid-1995 and culminated with the establishment of NPC on Oct. 1, 1998. Navy Personnel Command plank owner Laurie Lee Gschwend, now a human resource specialist working in civilian pay, began working with NPC before the establishment as part of the relocation team, converting schoolhouses and classrooms into NPC buildings.

“It [NPC] constantly changes and re-organizes, but the mission, it never changes,” said Gschwend. “It starts with taking care of Sailors; making sure the fleet is manned, and the support team takes care of all. The support people are not always recognized, but we all work together to accomplish the mission.”

Since standing up in 1998, NPC has gone through many organizational and technological changes, and some external events have shaped the command including the relocation of the Navy Reserve Personnel Center to Millington after Hurricane Katrina in 2005, and a flood in 2010. “The flood of 2010 was so devastating, but to see community of the Navy – civilians, contractors and all of the military – jumping in (to help). There were no questions asked; everyone got on a team and did what needed to be done. That was a very proud time to be a part of NPC,” said Gschwend, who has served under 15 different admirals during her 20 years at NPC and after a 36-year Navy career will be retiring later this year. “Military and civilians come and go. We’re one team. The faces change but the mission just keeps going.”

For a more in-depth look visit www.npchistory.navy.mil.

See NPC, Page 3

Send correspondence to:
Navy Personnel Command
Shift Colors
5720 Integrity Drive
Millington, TN 38055
(E-mail: MilL_ShiftColors@navy.mil)

NPC Public Affairs Officer: Cmdr. Karin Burzynski
Editor: Gene H. Hughes

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by the Navy and the Marine Corps.

The DON is aware of how the Army, Air Force and Navy programs are structurally different. This said, improvements have been made to the DON TDRL program. Specifically, BUMED transitioned the TDRL process to a secure and protected web-based IT platform, automating and improving the existing process. The PER is making a conscious effort to resolve issues via the first physical exam, in the first quarter of fiscal year 2018, 86 percent of members were adjudicated on the first exam. Existing quality control inspections show that the PER is compliant with existing statute and policy.

Council's Proposed Solution/Recommendation (2): Encourage DO to coordinate with the VA to adapt and share a standardized history and physical examination template.

Secretariat Response: Concur. The DoD Healthcare Management System Modernization (DHMSM) Program Management Office is overseeing the development and deployment of Military Health System (MHS) GENESIS designed to standardize, simplify and streamline various health care applications. DON will continue to work in close coordination with BUMED and VA Collaboration to improve standardization.

Council's Proposed Solution/Recommendation (3): Increase collaboration among Manpower Management Separation & Retirements (NMSR) and Reserve Personnel Management (PERS-95) to adapt best practices, medical and military treatment facilities to conduct physical exams and share examination results in a timely manner in order to make fitness determinations.

Encourage PERS-95 to obtain permissions and training for access to VA health records for service members on TDRL.

Secretariat Response: Increased collaboration is essential. BUMED has improved its TDRL process and is actively enhancing its partnering with external organizations. PERS-95 is pursuing increased access to the Armed Forces Health Longitudinal Technology Application (AHLTA) for Senior Medical Officers and specific case managers. AHLTA gives secure providers access to data about beneficiaries’ conditions, prescriptions, diagnostic tests and additional information essential to providing quality care. AHLTA and other legacy systems will be replaced during the implementation of DoD Healthcare Management System Modernization (DHMSM). Additionally, BUMED has initiated an online periodic physical exam (PPE) website and accessible by current members, gray-area retirees, and active duty personnel. This website will provide the desired capability to project future retired at any point in a member's career based on variables such as length of service and final estimated rank while taking into account future COLA. This calculator is being developed by Defense Media Activity to mirror more advanced capabilities resident in the Blended Retirement System Comparison Calculator, deployed in 2017.

**Issue 2017-02: Retirement Benefit Calculator for Reservists and Gray Area Retirees.**

**Issue Description:** In its report, the Council noted that there are approximately 107,577 Navy Reserve sailors and 102,676 Marines Reservists and that retention of those members depends in large measure on knowing and understanding their accruals and benefits well before they retired. The Council also noted that the Army has a Reserve retirement calculator, which was not accessible to members of the Navy and Marine Corps.

Council’s Proposed Solution/Recommendation: In reference (b), the Council recommended that “OPNAV (N 70) coordinate with OPNAV (N095) and Marine Corps MMSR to develop a Reserve-oriented retirement calculator that delineates benefits Reservists and gray area retirees and their families can expect.”

Secretariat Response: Since reference (b) was issued, the Secretariat is pleased to share that several efforts have been undertaken that will largely satisfy this issue. Initially, the Navy deployed a retirement calculator on the Navy Standard Integrated Personnel System (NSIPS), under the Career Information Management section. This requires access to Global Work Card (GWC), and provides some capability for current active and reserve sailors to calculate estimated retirement benefits. Further, the Office of the

Council’s Proposed Solution/Recommendation: Concur. The Navy has transitioned to the Limited Duty (LINDU) SMART IT platform that provides a common operating picture and management level tool for real-time visibility and accountability of the Navy and USMC TDRL population. The application leverages electronic workflows which will improve coordination between service HQ, BUMED, and PER. MMSR-4 received live demos/training in November 2017 and is coordinating the demos/training with PER/PERS-95.

Council’s Proposed Solution/Recommendation (3): Ensure adequate resources/staffing - including sufficient numbers of Integrated Disability Evaluation System (IDES) attorneys and case managers – to expedite, and guide service members through, the TDRL process.

Secretariat Response: The TDRL process currently has adequate resources and manpower. This process has improved with the addition of LINDU SMART and AHLTA use. PERS-95 uses Active Duty for Special Work (ADSW) personnel to meet its mission. The process will improve greatly with the completed implementation of the DHMSM.

Council’s Proposed Solution/Recommendation (6): Explore whether potential avenues exist to realign the USN Wounded Warrior Safe Harbor (NW-91) Program in a manner similar to the USMC Wounded Warrior.

Secretariat Response: Navy’s personnel distribution structure does not support the establishment of a TDRL-specific unit similar to Marine Corps’ Wounded Warrior Regiment. Individuals would continue to work in limited holds in Crypto, TDRL, or processed to the TDRL or permanent disability retired list. The NW-91 is a voluntary program that helps service members focus on their recovery, while its team of experts resolves non-medical problems and prepares the member for transition back to active duty or civilian life.

**Issue 2016-03: Absence of Retirement Guidance for Reserve Component (RC).**

**Issue Description:** The report identified that “there is no transition course for RC members when they retire from drilling status, or upon reaching retirement age (normally 60 years old). Members who retire from the RC prior to age 60 are termed “Gray Area” retirees, and there is no specific transitional course for these individuals. In contrast, the active component has a standardized transition course (T-GPS).”

Council’s Proposed Solution/Recommendation (1): Identify an RC-specific course for these individuals. In contrast, the active component has a standardized transition course (T-GPS).

Secretariat Response: Concur. In coordination with PERS-91, OPNAV 170C Retired Activities Office will provide additional training to RCAs concerning Retirement and other retirement-related information. The NPC Reserve (non-regular) retirement website provides information concerning reserve retirements.

Council’s Proposed Solution/Recommendation (4): Recommend NPC make contact with RC members up to six months before retirement age to confirm data needed to process retirement pay.

Secretariat Response: Complete. Both the Navy and Marine Corps already require contact, including mailing the application for retired pay, at least six months prior to when a gray-area retiree reaches the age of eligibility.

In conclusion, Assistant Secretary of the Navy (Manpower and Reserve Affairs) Gregory J. Slavonic thanked the council and urged the members to “continue this important mission and bring to my attention those issues most pressing for retirees.”
by both the Navy and the Marine Corps. The DON is aware of how the Army, Air Force and Navy programs are structurally different. This said, improvements have been made to the DON TDRL program. Specifically, BUMED transitioned the TDRL process to a secure and protected web-based IT platform, automating and improving the existing process. The PER is making a conscious effort to resolve issues via the first physical exam; in the first quarter of fiscal year 2018, 98 percent of members were adjudicated on the first exam. Existing quality control inspections show that the PER is compliant with existing statute and policy.

Council’s Proposed Solution/Recommendation (2): Encourage DOD to coordinate with the VA to adapt and share a standardized history and physical examination template.

Secretariat Response: Concurs. The DoD Healthcare Management System Modernization (DHMSM) Program Management Office is overseeing the development and deployment of Military Health System (MHS) GENESIS designed to standardize, simplify and streamline various health care applications. DON will continue to work in collaboration with BUMED and VA Collaboration to improve standardization.

Council’s Proposed Solution/Recommendation (3): Increase collaboration among Manpower Management Separation & Retirements (MMSR) and Reserve Personnel Management officers (PERS-95) to ensure the VA, and all military treatment facilities to conduct physical exams and share examination results in a timely manner in order to make fitness determinations.

Encourage PERS-95 to obtain permissions and training for access to VA health records for service members on TDRL.

Secretariat Response: Increased collaborative relationship is essential. BUMED has improved its TDRL process and is actively enhancing its partnering with external organizations. PERS-95 is pursuing increased access to the Armed Forces Health Longitudinal Technology Application (AHILTA) for Senior Medical Officers and specific case managers. AHILTA gives case managers access to data about beneficiary’s conditions, prescriptions, diagnostic tests and additional information essential to providing quality care. AHILTA and other legacy systems will be replaced during the implementation of DoD Healthcare Management System Modernization (DHMSM). Additionally, BUMED has initiated an online periodic physical exam (PPE) to expedite information sharing.

Council’s Proposed Solution/Recommendation (4): Equally fund updated, integrated web-based system to track TDRL service members from beginning to end. Include multiple stakeholders and operational lines in the planning process, and ensure USN and USMC have consistent access to the system.

Secretariat Response: Concurs. The Navy has transitioned to the Limited Duty (LINDU) SMART IT platform that provides a common operating picture and tracking/management allowing for real-time visibility and accountability of the Navy and USMC TDRL population. The application leverages electronic workflows which will improve coordination between service HQ, BUMED, and PER. MMMSR-4 received live demo/training in November 2017 and is coordinating the demo/training with PER/PERS-95.

Council’s Proposed Solution/Recommendation (5): Ensure adequate resources/staffing - including sufficient numbers of Integrated Disability Evaluation System (IDES) attorneys and case managers - to expedite, and guide service members through, the TDRL process.

Secretariat Response: The TDRL process currently has adequate resources and manpower. This process has improved with the addition of LINDU SMART and AHILTA use. PERS-95 uses Active Duty for Special Work (ADSW) personnel to meet its mission. The process will improve greatly with the completed implementation of the DHMSM.

Council’s Proposed Solution/Recommendation (6): Explore whether potential avenues exist to realign the USN Wounded Warrior Safe Harbor (NWW-SH) Program in a manner similar to the USMC Wounded Warrior.

Secretariat Response: Navy’s personnel distribution structure does not support the establishment of a TDRL-specific unit similar to Marine Corps’ Wounded Warrior Regiment. Individuals would need to be trained on the unique challenges of TDRL, similar to Marine Corps’ Wounded Warrior Regiment. Individuals would need to be trained on the unique challenges of TDRL, the TDRL process currently has adequate resources and manpower. This process has improved with the addition of LINDU SMART and AHILTA use. PERS-95 uses Active Duty for Special Work (ADSW) personnel to meet its mission. The process will improve greatly with the completed implementation of the DHMSM.

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Council’s Proposed Solution/Recommendation (1): Ideally, Commander, Naval Reserve Force (COM-navResFor) would develop a T-GPS program tailored for RC members entering the Gray Area, acknowledging the differences between retiring RC and Active Component members. This could be a half to full day course taught in conjunction with the normal T-GPS-class. There is a locally-developed course being implemented at Naval Operational Support Center (NOSC) Phoenix that might serve as an example.

Secretariat Response: The existing T-GPS program is open and available to transitioning reserve members. The materials necessary to conduct a transition brief/course are also available online. Finally, local area transition coordinators are empowered to request retirement briefings for reserve retirees and can tailor those programs to suit reserve members entering the gray area. We will continue to refine efforts to consolidate and, if necessary, develop online resources providing guidance for RC members applying for retirement pay, TRICARE, and other benefits. It would be useful to include webinar/video-based classes easily understandable to RC members who have been away from the service for a number of years.

Secretariat Response: Concurs. Reserve Personnel (PERS-91) is pursuing alternative training options, in conjunction with DFAS, for webinar and Powerpoint training that would be widely applicable to retiring reserve members.

Council’s Proposed Solution/Recommendation (3): As RC retirement and other retiree-related guidance/training is provided/modified, distribute information to RAOCs so they are better able to assist RC members and their families.

Secretariat Response: Concurs. In coordination with PERS-91, OPNAV 170C Retired Activities Office will provide additional training to RAOCs concerning Reserve retirement and other retiree-related information. The NPC reserve (non-regular) retirement webpage provides information concerning reserve retirements.

Council’s Proposed Solution/Recommendation (4): Recommend NPC make contact with RC members up to six months before retirement age to confirm data needed to process retirement pay.

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In conclusion, Assistant Secretary of the Navy (Manpower and Reserve Affairs) Gregory J. Slavonic thanked the council and urged the members to “continue to refine important missions and bring to my attention those issues most pressing for retirees.”
Retiree Dental Program ending in December

From TRICARE
On Dec. 31, 2018, the Defense Health Agency’s TRICARE Retiree Dental Program (TRDP) will end. However, retirees can enroll in dental coverage for next year under the Federal Employees Dental and Vision Insurance Program (FEDVIP). Retired uniformed service members and their families who were eligible for TRDP will be eligible for FEDVIP dental coverage, effective Jan. 1, 2019.

There will be no automatic enrollment in a 2019 FEDVIP plan. Retirees must enroll during the open season.

Plan details and premium rates for the 2019 plan year will be available in October 2018.

Vision coverage is available!
For the first time ever, vision coverage is available to retirees and their family members. Retired uniformed service members and their families who were eligible for TRDP and who are enrolled in a TRICARE health plan will be eligible for FEDVIP vision coverage. Coverage is effective January 1, 2019, if you enroll during the Federal Benefits Open Season, which runs from Nov. 12 through Dec. 14, 2018 (FBOE).

Premium payment: Once enrolled in FEDVIP, we’ll automatically set up an allotment with retirees’ pay provider to pay premiums post-tax.

In the event retirees do not have enough available funds on their pay stub to pay their premiums, we will default their payment method to a recurring electronic funds transfer (EFT), which we refer to as an automatic bank withdrawal (ABW).

If you would like more information about FEDVIP dental coverage, or to sign up for email notifications, go to: www.tricare.benefeds.com

VA issues policy to protect veteran homeowners from predatory lending practices

Department of Veterans Affairs
WASHINGTON — In June, the U.S. Department of Veterans Affairs (VA) issued a new policy implementing the May 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act, to protect veteran homeowners from predatory lending practices when obtaining a VA guaranteed refinance loan.

The act helps protect veterans and service members from the dangers associated with repeatedly refinancing home loans, requiring, among other things, the seasoning of the original loan and a recoupment period for fees, closing costs, and refinance-related expenses.

Then-acting VA Secretary Peter O’Rourke said that the agency wants "to ensure veterans have the informed ability to take advantage of economic opportunities and make sound decisions that enable them to prosper when using their benefits."

He added the act is another tool that will help veterans meet personal goals. The act also provides for a specified time-period after consummation of loans-to-value ratios. A refinancing loan must meet the requirements specified in the act or VA will not guarantee the loan.

The VA has implemented a policy where lenders provide veteran borrowers a comparison of their existing VA-backed home loan to the proposed one when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or break-even analysis, which helps veterans borrowers clearly understand costs of refinancing, monthly payment savings, and overall impact on their finances. The VA-backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market. In fiscal year (FY) 2017, VA guaranteed more than $740,000 loans for a total of $189 billion, an all-time record for the VA Home Loan Program.

Over the past three years, VA has guaranteed more than 2 million VA home loans totaling more than $500 billion. The VA Home Loan Program’s mission is to maximize veterans’ and service members’ opportunities to obtain, retain, and adapt homes by providing a fiscally responsible program. In addition, VA also helps severely disabled veterans live more independently by providing up to $810,000 for home modifications. For more information, go to: https://www.va.gov/helpproc/VA implements new fiduciary regulations

Rule update provides additional protections to vets and their families
WASHINGTON — The U.S. Department of Veterans Affairs (VA) recently updated regulations related to how it governs the oversight of beneficiaries, who, because of injury, disease, or age, are unable to manage their VA benefits, and the appointment and oversight of fiduciaries for these vulnerable beneficiaries.

Managed by VA’s Veterans Benefits Administration (VBA), the new regulations, which took effect in August, update and reorganize fiduciary rules consistent with current law and VA policies, and clarify the rights of beneficiaries and the roles of VA and fiduciaries in the program.

“These new regulations clarify the protections in place for veterans and family members who apply for or are currently part of our fiduciary care program,” said VA Secretary Robert Wilkie. “This furthers our commitment to protect those for whom we have given so much to our country.”

Among other things, the new regulations clarify beneficiaries’ rights, including the right to appeal fiduciary appointments and other fiduciary decisions, the 4 percent limit on fiduciary fees, and the procedures to remove a fiduciary, for instance, when a beneficiary demonstrates the ability to manage their own funds or when VA determines that the fiduciary is misusing VA benefits.

This is the first full revision of the regulations since 1975.

Survey: Top reasons for adults’ unexpected trip to dentist

From DELTA DENTAL
OAK BROOK, Ill. — According to a recent national survey from Delta Dental, many adults do not seek out proactive dental care.

The study reveals that more than half of Americans (57 percent) have had a dental emergency in the past year, with over 42 percent of Americans admitting they typically visit a dentist less than once a year.

According to the Adult’s Oral Health & Well-Being Survey, a study of dental science. “Making an appointment for a dental exam is a positive step to safeguard the health of your smile.”

Simple lifestyle tips for a healthy smile
Dr. Dill recommends regular dental exams as part of preventive oral health care.
He shares the following basic pointers for helping to prevent the top reasons for American adults’ unplanned dentist visit.

♦ Pain in mouth: Brush and floss daily, eat a healthy diet, and quit the use of tobacco products, if applicable.
♦ Chipped or cracked tooth: Avoid chewing ice and hard candies and never use teeth as a substitute for the right tool.
♦ Cavity: Remove plaque with daily flossing and brushing, reduce consumption of sugary foods and beverages from your diet, and chew sugar-free gum that contains xylitol.
♦ Crown fell off/filling fell out: Avoid hard and sticky foods, such as caramels and hard candies.
♦ Bleeding gums: Floss with and brush with a fluoride toothpaste daily, eat a balanced diet, and visit the dentist regularly.

The study also ranked as top reasons for Americans to suddenly find themselves in need of dental care.

False teeth fell out:
Candies and never use teeth as a substitute for the right tool.

Chipped or cracked tooth:
Avoid hard and sticky foods. Chew sugar-free gum that contains xylitol.

Crown fell off/filling fell out:
Avoid hard and sticky foods, such as caramels and hard candies.

Bleeding gums:
Floss and brush with a fluoride toothpaste daily, eat a balanced diet, and visit the dentist regularly.

VA issues policy to protect veteran homeowners from predatory lending practices

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WASHINGTON — In June, the U.S. Department of Veterans Affairs (VA) issued a new policy implementing the May 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act, to protect veteran homeowners from predatory lending practices when obtaining a VA guaranteed refinance loan.

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Then-acting VA Secretary Peter O’Rourke said that the agency wants “to ensure veterans have the informed ability to take advantage of economic opportunities and make sound decisions that enable them to prosper when using their benefits.”

He added the act is another tool that will help veterans meet personal goals. The act also provides for a specified time-period after consummation of loans-to-value ratios. A refinancing loan must meet the requirements specified in the act or VA will not guarantee the loan.

The VA has implemented a policy where lenders provide veteran borrowers a comparison of their existing VA-backed home loan to the proposed one when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or break-even analysis, which helps veterans borrowers clearly understand costs of refinancing, monthly payment savings, and overall impact on their finances. The VA-backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market. In fiscal year (FY) 2017, VA guaranteed more than $740,000 loans for a total of $189 billion, an all-time record for the VA Home Loan Program.

Over the past three years, VA has guaranteed more than 2 million VA home loans totaling more than $500 billion. The VA Home Loan Program’s mission is to maximize veterans’ and service members’ opportunities to obtain, retain, and adapt homes by providing a fiscally responsible program. In addition, VA also helps severely disabled veterans live more independently by providing up to $810,000 for home modifications. For more information, go to: https://www.va.gov/helpproc/
Retiree Dental Program ending in December

From TRICARE

On Dec. 31, 2018, the Defense Health Agency’s TRICARE Retiree Dental Program (TRDP) will end. However, retirees can enroll in dental coverage for next year under the Federal Employees Dental and Vision Insurance Program (FEDVIP). Retired uniformed service members and their families who were eligible for TRDP will be eligible for FEDVIP dental coverage, effective Jan. 1, 2019. There will be no automatic enrollment in a 2019 FEDVIP plan. Retirees must enroll during the open season. Plan details and premium rates for the 2019 plan year will be available in October 2018.

Vision coverage is available!

For the first time ever, vision coverage is available to retirees and their family members. Retired uniformed service members and their families who were eligible for TRDP, and who are enrolled in a TRICARE health plan, will be eligible for FEDVIP vision coverage. Coverage is effective January 1, 2019, if you enroll during the Federal Benefits Open Season, which runs from Nov. 12 through Dec. 10, 2018 (EST).

FEDVIP Eligibility Tool: https://tricare.benefeds.com

Review 2018 Federal Employees Dental and Vision Insurance Program (FEDVIP) plan information to familiarize yourself with the program and its current offerings. Make sure to check your eligibility to determine if you’re eligible for TRDP and/or vision coverage.

FEDVIP plan comparison tool: https://tricare.benefeds.com

Remember, if you like dental and/or vision coverage next year, effective Jan. 1, 2019, you must enroll during the next Federal Benefits Open Season, which runs from Nov. 12 through Dec. 10, 2018 (EST). Premium payment: Once enrolled in FEDVIP, you’ll automatically set up an allotment with retirees’ pay provider to pay premiums post-tax.

In the event retirees do not have enough available funds on their pay stubs, we’ll default their payment method to a recurring electronic funds transfer (EFT), which we refer to as an automatic bank withdrawal (ABW). If you would like more information about FEDVIP dental coverage, or to sign up for email notifications, go to: www.benefeds.com.

Survey: Top reasons for adults’ unexpected trip to dentist

From DELTA DENTAL

OAK BROOK, Ill. — According to a recent national survey from Delta Dental, many adults do not seek out proactive dental care and confess to visiting the dentist less often than they should. As a result, many suffer from oral health detriments. The study reveals that more than half of Americans (57 percent) have made an unplanned visit to the dentist, with pain in mouth (33 percent) being cited as the leading cause. According to the Adult’s Oral Health & Well-Being Survey, a chipped or cracked tooth (26 percent) or a cavity (20 percent) also ranked as top reasons for Americans to suddenly find themselves in a dental chair. A lost crown or filling tied at 14 percent. Capping off the key reasons is bleeding gums (8 percent).

The Delta Dental survey indicates that more than two in five (42 percent) Americans admit they typically visit a dentist less than once a year. “A healthy smile is a valuable asset in everyday life but requires proper care, including to prevent gum disease,” said Joe Dill, DDS, MBA, Delta Dental Plans Association’s vice president of dental science. “Making an appointment for a dental exam is a positive step to safeguard the health of your smile.”

Simple lifestyle tips for a healthy smile

Dr. Dill recommends regular dental exams as part of preventive oral health care.

He shares the following basic pointers for helping to prevent the top reasons for American adults’ unplanned dentist visit.

• Pain in mouth: Brush and floss daily, eat a healthy diet, and quit the use of tobacco products, if applicable.

• Chipped or cracked tooth: Avoid chewing ice and hard candies and never use teeth as a substitute for the right tool.

• Cavity: Remove plaque with daily flossing and brushing, reduce consumption of sugary foods and beverages from your diet, and chew sugar-free gum that contains xylitol.

• Crown fell off/filling fell out: Avoid hard and sticky foods, such as caramels and hard candies.

• Bleeding gums: Floss and brush with a fluoride toothpaste daily, eat a balanced diet, and visit the dentist regularly.

The Adult’s Oral Health & Well-Being Survey was conducted between Dec. 13-28, 2017, among 1,008 nationally representative Americans ages 18+, with a margin of error of +/- 3.1 percent.

VA issues policy to protect veteran homeowners from predatory lending practices

Department of Veterans Affairs

WASHINGTON — In June, the U.S. Department of Veterans Affairs (VA) issued a new policy implementing the May 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act, to protect veteran homeowners from predatory lending practices when obtaining a VA-guaranteed refinance loan. The act helps protect veterans and service members from the dangers associated with repeatedly refinancing home loans, requiring, among other things, the seasoning of the original loan and a recoupment period for fees, closing costs, and refinance-related expenses. Then-acting VA Secretary Peter O’Rourke said that the agency wants “to ensure veterans have the informed ability to take advantage of economic opportunities and make sound decisions that enable them to prosper when using their benefits.” He added the act is another tool that will help veterans meet personal goals. The act also provides for a specified time frame for protections of loan-to-value ratios. A refinancing loan must meet the requirements specified in the act or VA will not guarantee the loan. The VA has implemented a policy where lenders provide veteran borrowers a comparison of their existing VA-backed home loan to the proposed one when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or break-even analysis, which helps veteran borrowers clearly understand costs of refinancing, monthly payment savings, and overall impact on their finances. VA backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market. In fiscal year (FY) 2017, VA guaranteed more than $740,000 loans for a total of $189 billion, an all-time record for the VA Home Loan Program. Over the past three years, VA has guaranteed more than 2 million VA home loans for a total of $550 billion. The VA Home Loan Program’s mission is to maximize veterans’ and service members’ opportunity to obtain, retain, and adapt homes by providing a fiscally responsible program. In addition, VA also helps severely disabled veterans live more independently by providing up to $81,080 for home modifications. For more information, go to: https://www.gov.va.gov/iv2/index.htm.

VA names General Counsel Byrne as Acting Deputy Secretary

The U.S. Department of Veterans Affairs (VA) announced that its General Counsel, Jim Byrne, has been named Acting Deputy Secretary of Veterans Affairs effective Aug. 28. Byrne has over 20 years of experience in the public sector, including service as a deployed U.S. Marine Corps infantry officer, and a U.S. Department of Justice (DOJ) international narcotics prosecutor. Byrne is a distinguished graduate of the U.S. Naval Academy, where he received an engineering degree and ultimately held the top leadership position of brigade commander.

VA implements new fiduciary regulations

Rule update provides additional protections to vets and their families

WASHINGTON — The U.S. Department of Veterans Affairs (VA) recently updated regulations related to how it governs the oversight of beneficiaries, who, because of injury, disease, or age are unable to manage their VA benefits, and the appointment and oversight of fiduciaries for these vulnerable beneficiaries.

Managed by VA’s Veterans Benefits Administration (VBA), the new regulations, which took effect in August, update and reorganize fiduciary rules consistent with current VA law and VA policies, and clarify the rights of beneficiaries and the roles of VA and fiduciaries in the program.

“These new regulations clarify the protections in place for veterans and family members who apply for or are currently part of our fiduciary care program,” said VA Secretary Robert Wilkie. “This further strengthens our commitment to reasonable and fair treatment for those who have given so much to our country.”

Among other things, the new regulations clarify beneficiaries’ rights, including the right to appeal fiduciary appointments and other fiduciary decisions, the 4 percent limit on fiduciary fees, and the procedures to remove a fiduciary, for instance, when a beneficiary demonstrates the ability to manage their own funds or when VA determines that the fiduciary misused VA benefits.

This is the first full revision of the regulations since 1975.
Reunited, finally and forever

It took a German mine to separate the Pieper twins. It took a salvage firm, a laboratory, the U.S. Navy, a Normandy cemetery, a Nebraska student and 74 years to reunite them.

By Gene H. Hughes, Naval Personnel Command Public Affairs Office

One week before Thanksgiving 2017, MaryAnn (Pieper) Lawrence of Fair Oaks, Calif., received a phone call that was not only an answer to a 74-year-old prayer, it gave the holiday an extra-special meaning and changed the family and its history forever.

The call, from the Navy Casualty Office in Millington, Tenn., informed her that her brother Julius "Henry" Pieper, missing in action since June 19, 1944, had been positively identified by means of meticulous DNA testing.

"Mom was overcome with joy and when she became speechless I complet-ed the call for her," said her daughter, Susan. "After all these years could this really be happening? Unbeknownst to me, mom had been earnestly praying that Henry's body would be recovered. Her prayers were answered!"

The story of MaryAnn's twin brothers, Henry and Ludwig "Louie" Pieper, rarely apart, began upon their induction — at the age of 17 — into the Navy in February of 1942.

Initially, the Creston, Neb., twins were separated due to the military policy not to allow family members to serve together. The policy was never strictly enforced until a Japanese torpedo from submarine I-26 sank the Atlantic-class cruiser USS Juneau in December of the previous year, taking the lives of the five Sullivan brothers.

But regulations weren't going to stand in the way of the Pieper twins. "My grandfather wrote a letter to the Navy requesting that the twins serve together," Susan said. "They had strong feelings about serving together. They felt that since they grew up together, they had the right to serve together and if it came to it, do the together."

Their request was granted, and the twins were reunited as Radiomen 2nd Class aboard Landing Ship Transport (LST) 523. But just after the Normandy Invasion on D-Day, the twins would be separated once again — this time for nearly three quarters of a century.

On June 19, 1944 (one month after the twins' 19th birthday), while ferrying Army engineers across the English Channel, LST-523 struck an uncharted underwater German mine off Omaha Beach, after making two successful round trips.

Louie was on deck when the explosion occurred, and his remains were quickly recovered, identified and buried at the Normandy American Cemetery, Colleville-sur-Mer, France. Henry, however, was in the radio room and went down with the ship. Because his remains were presumed lost, he was listed as lost.

A memorial service was held at St. Peter's Lutheran Church in Creston, Neb., on July 30, 1944. The twins were cited for bravery and posthumously awarded the Purple Heart and the World War II Victory Medal. In 1945, American Legion Post No. 306 in Creston, Neb., was named in their honor.

In 1961, a French salvage company recovered the ship and remains, but since DNA identification was not yet possible, no further identification took place. The remains were taken to the Ardennes American Cemetery in Belgium and buried along with other "unknowns," memorialized on the site's Tablets of the Missing.

The years passed. The Pieper Family told stories of the shared sacrifice of Louie and Henry, honoring their service and mourning their loss as families before and since have done. But the saddest part of the story was knowing that after being together for so long, the twins would be forever apart.

"For my grandparents and my mother and her siblings, the hardest part of their death was that the twins were separated," Susan said. "One of the main reasons my grandparents had Louie buried at Normandy was the comfort in knowing that the twins were near each other. The thought to bring one son home without the other was too hard to imagine. But the separation wouldn't last forever. In 2014, Vanessa Taylor, a high school sophomore from Ainsworth, Neb., wrote an article about the twins as a National History Day Institute project. "As part of the institute (program) we were supposed to select a silent hero from our state who had died in World War II and was buried in the Normandy American Cemetery," she said. We were given the list of Nebraska soldiers buried there and I happened to notice there were two with the same last name — Pieper."

"I wondered if it was just a coinci-dence, but after looking into them a little further I noticed they had the same birthday and hometown. I realized they must be twins and thought it would be a good angle to use for the project." Taylor's commitment to the twins included watching videos, a lot of reading and speaking over the phone with MaryAnn, the twins' only living sibling. "That was when I really began to feel connected to this story," Taylor said. "The twins became more than just a research project — they really felt real, like I could have actually met them."

NORMANDY, France — Radioman 2nd Class Ludwig "Louie" Pieper, were both killed when their ship, Landing Ship Tank (LST) 523, struck an underwater mine off the coast of France on June 19, 1944. Louie's remains were found immediately, but Henry's remains weren't identified until November 2017. The twins, rarely apart prior to their deaths, were recently reunited after 74 years, when Henry was buried next to Louie at Normandy American Cemetery.

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By the fall of 2016, the two Pieper twins were part of the D-Day Normandy research project. It was then that the call for MaryAnn's mother came.

On June 19, 1944 (one month after the twins' 19th birthday), while ferrying Army engineers across the English Channel, LST-523 struck an uncharted underwater German mine off Omaha Beach, after making two successful round trips.

Radiomen Second Class Julius ‘Henry’ (left) and his twin brother, Radioman 2nd Class Ludwig "Louie" Pieper, were both killed when their ship, Landing Ship Tank (LST) 523, struck an underwater mine off the coast of France on June 19, 1944. Louie's remains were found immediately, but Henry's remains weren't identified until November 2017. The twins, rarely apart prior to their deaths, were recently reunited after 74 years, when Henry was buried next to Louie at Normandy American Cemetery.

The call from the Navy was for MaryAnn's sister, Susan, who the Navy had been unable to contact.

"Are you ready to hear the news?" the woman asked. "Your brother Henry has been identified and will be buried at Normandy," she said. "You'll have to come to France to view the remains."

"That was when I really began to feel connected to this story," Taylor said. "The twins became more than just a
Casualty Office in Millington, Tenn., took up duties as liaison between the service and the family. "Once the DPAA makes an identification they call us and we call the family to tell them their loved one has been identified, and to set up a visit," he said. "We’ll present them the forensic evidence and take care of the disposition paperwork on where they want to take the remains." Susan said she was touched by the thoroughness of the Navy’s visit with MaryAnn, the remaining survivor of the six Pieper children. "It was touching to know that the Navy held such a high regard for the funeral service of someone who had been missing for more than 73 years," she said. "In the months ahead, I would come to know more of the extent to which such honor and respect is given to those who have fallen in the line of service!" Knowing her parents would have wanted the twins to be buried next to each other, MaryAnn asked that Henry be buried next to his brother in Normandy. After several months of correspondence with DPAA and the American Battle Monuments Commission (ABMC), Louie’s casket was moved to a new gravesite in April 2018 so that Henry could be buried next to him. Sadly, MaryAnn’s failing health meant she would not be able to attend the burial. But when she passed away on May 5, age 88, she knew her prayers had been answered.

"My mom had the pleasure of knowing about all the arrangements and efforts by the Navy and ABMC to grant her request for Henry’s burial next to their brother Louie. As my mom said when she first heard the news, she received the greatest blessing that Thanksgiving, knowing that her brother Henry was no longer missing!"

Following the Navy visit, the Navy’s Mortuary Affairs Office arranged for transportation of Henry’s remains from Omaha, Neb., to his final resting place in Normandy, with Norris acting as escort. The flight landed in Paris, where Henry was transferred to a hearse and driven to Normandy. The burial took place on June 19, 74 years to the day the twins, age 19, lost their lives. Attending were Susan and her brother, Dean, MaryAnn’s oldest brother Fred’s children Linda Pieper Suitor, Fred, Jr. and Louis. The Navy honored its own with Sailors who had traveled all the way from Naples, Italy, for the ceremony. An honor guard from the U.S. Naval Hospital carried Henry to his final resting place, a rifle detail rendered the traditional salute and a lone trumpeter of the U.S. 6th Fleet Band played "Taps." Words were spoken by a Navy Chaplain as well as Rear Adm. Shawn Duane, vice commander, U.S. 6th Fleet.

"It was an amazing experience," Norris said. "The really cool part of the story for me was that they were able to disinter Ludwig and move him to the end of the row to where he and Julius could be side by side. I told my wife that I’ve done almost 20 years of naval service and coming into this job, now I feel like I'm serving." Following the funeral, Linda Pieper Suitor placed a bronze rosette by Henry’s name on the Wall of the Missing, to signify he is no longer missing.

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Study examines impacts of noise, chemical exposure on hearing health

From HEALTH.MIL

Effects of solvents, fuels and fumes being investigated

Scientists are studying the possible long-term effects of exposure to high levels of noise and certain chemicals on the auditory functioning among active-duty service members and veterans. Called the Noise Outcomes in Servicemembers Epidemiology, or NOISE study, one objective of the project is to clarify the correlation between hearing injury and exposure to non-pharmacutical chemical agents used in military operations. These can include solvents like toluene, xylene, styrene, and hydrocarbon blends found in jet fuel, as well as metals and asphyxiants in welding fumes and vehicle exhaust.

According to the Occupational Safety and Health Administration, exposure to certain chemicals, called ototoxicants, can cause hearing loss or balance problems. The risk of hearing loss may be magnified when workers are exposed to these chemicals while working around elevated noise levels.

A first-of-its-kind in the Department of Defense, the NOISE study is a collaboration between the Department of Veterans Affairs (VA), National Center for Rehabilitative Auditory Research (NCRAR) in Portland, Oregon, and the DoD Hearing Center of Excellence (HCE) at Joint Base San Antonio, Texas. Researchers are collecting data on service members during their active duty service members and veterans. “The long-term intent is to collect data from subjects for 20-plus years to observe changes in their hearing and to monitor the progression of hearing loss. The data will be used to develop future hearing loss prevention programs, hearing protection devices and other protective equipment to safeguard service members,” said Dr. Carlos Esquivel, NOISE study principal investigator for the HCE.

In addition to undergoing comprehensive audiologic assessments for the study, participants fill out extensive questionnaires about their medical history and military exposures. Participants are also completing an analysis called the Lifetime Exposure to Noise and Solvents Questionnaire (LENS-Q), which documents their military occupational, non-military occupational, and recreational exposures to both noise and chemicals.

When analyzing the data, researchers will evaluate the prevalence of chemical exposures across demographic categories and examine the relationship, if any, between those exposures and injury risk. They will also identify factors related to any identified effects of chemical exposures on auditory injuries, including any possible significant differences between individuals with higher versus lower noise exposures, as determined by objective and subjective hearing and tinnitus problems.

Henry said researchers are in the early stages of looking at the data, and to date have enrolled more than 600 participants, including Veterans through NCRAR in Portland and active-duty service members in the San Antonio area. He added that the team will soon provide a full analysis of the data collected so far from the participants.

Additional research into the long-term effects of noise and chemical exposure is anticipated, with the plan to conduct hearing tests to measure future audiometric outcomes in the NOISE study participants.

A study of this magnitude will give us more definitive information about the hearing health of our service members, which can then be used to develop future hearing loss prevention programs, hearing protection devices and other protective equipment to safeguard service members,” said Dr. Carlos Esquivel, NOISE study principal investigator for the HCE.

Research audiologist Dr. Rozela Melgoza, DoD Hearing Center of Excellence, completes a study participant’s acoustic immittance test to evaluate their middle ear function. Immittance audiometry is one of several tests completed by participants during the Noise Outcomes in Servicemembers Epidemiology (NOISE) study’s comprehensive audiologic evaluation. (DoD HCE photo)

H.R. 2372: Veteran Act

H.R. 2372 codifies a Department of Treasury regulation that allows veterans who are eligible for, but do not elect to be covered by, certain Veterans Affairs health programs to qualify for current law premium assistance tax credits. In addition, the bill amends H.R. 1628, the American Health Care Act (AHCA) of 2017, to provide the same rule with respect to the new credit for the purchase of health insurance. This bill would provide veterans the certainty that they will continue to have access to health care if they decide the VA isn’t the best fit for their health care needs.

Timeline:
May 4, 2017: Introduced
Bills and resolutions are referred to committees which debate the bill before possibly sending it on to the whole chamber.

May 24, 2017: Considered by House Committee on Ways and Means

Jun 2, 2017: Ordered Reported (Committee has voted to issue a report to the full chamber recommending that the bill be considered further.)

June 15, 2017: Passed House (advances to Senate)

H.R. 5938: Veterans Serving Veterans Act of 2018

To amend the VA Choice and Quality Employment Act to direct the Secretary of Veterans Affairs to establish a vacancy and recruitment database to facilitate the recruitment of certain members of the Armed Forces to satisfy the occupational needs of the Department of Veterans Affairs, to establish and implement a training and certification program for intermediate care technicians in that Department, and for other purposes.

Timeline:
May 23, 2018: Introduced

June 27, 2018: Considered by Health Committee.

July 12, 2018: Ordered Reported

July 24, 2018: Passed House (advances to Senate)

JACKSONVILLE, Fla. (Sept. 6, 2018) Chief petty officer (CPO) selectees compete in a tug-of-war competition during the fifth annual CPO Pride Day at the Veterans Memorial Arena in Jacksonville, Fla.

U.S. Navy photo by Mass Communications Specialist 3rd Class Christopher S. Hailey
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From HEALTH.MIL

Effects of solvents, fuels and fumes being investigated

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Called the Noise Outcomes in Servicemembers Epidemiology, or NOISE study, one objective of the project is to clarify the correlation between hearing injury and exposure to non-pharmaceutical chemical agents used in military operations. These can include solvents like toluene, xylene, styrene, and hydrocarbon blends found in jet fuel, as well as metals and asphalts in welding fumes and vehicle exhaust.

According to the Occupational Safety and Health Administration, exposure to certain chemicals, called ototoxicants, can cause hearing loss or balance problems. The risk of hearing loss may be magnified when workers are exposed to these chemicals while working around elevated noise levels.

A first-of-its-kind in the Department of Defense, the NOISE study is a collaboration between the Department of Veterans Affairs (VA), National Center for Rehabilitative Auditory Research (NCRAR) in Portland, Oregon, and the DoD Hearing Center of Excellence (HCE) at Joint Base San Antonio, Texas.

Researchers are collecting data on service members during their active duty time and into their post-military lives.

“The long-term intent is to collect data from subjects for 20-plus years to observe changes in their hearing and tinnitus and associate those changes with numerous different variables,” said Dr. James Henry, NOISE study principal investigator with the VA’s NCRAR.

In addition to undergoing comprehensive audiologic assessments for the study, participants fill out extensive questionnaires about their medical history and military exposures. Participants are also completing an analysis called the Lifetime Exposure to Noise and Solvents Questionnaire (LENS-Q), which documents their military occupational, non-military occupational, and recreational exposures to both noise and chemicals.

When analyzing the data, researchers will evaluate the prevalence of chemical exposures across demographic categories and examine the relationship, if any, between those exposures and injury risk. They will also identify factors related to any identified effects of chemical exposures on auditory injuries, including any possible significant differences between individuals with higher versus lower noise exposures, as determined by objective and subjective hearing and tinnitus problems.

Henry said researchers are in the early stages of looking at the data, and to date have enrolled more than 600 participants, including Veterans through NCRAR in Portland and active-duty service members in the San Antonio area. He added that the team will soon provide a full analysis of the data collected so far from the participants.

Additional research into the long-term effects of noise and chemical exposure is anticipated, with the plan to conduct hearing tests to measure future audiometric outcomes in the NOISE study participants.

"A study of this magnitude will give us more definitive information about the hearing health of our service members, which can then be used to develop future hearing loss prevention programs, hearing protection devices and other protective equipment to safeguard service members," said Dr. Carlos Esquivel, NOISE study principal investigator for the HCE.

Research audiologist Dr. Rozela Melgoza, DoD Hearing Center of Excellence, completes a study participant’s acoustic immittance test to evaluate their middle ear function. Imittance audiometry is one of several tests completed by participants during the Noise Outcomes in Servicemembers Epidemiology (NOISE) study’s comprehensive audiologic evaluation. (DoD HCE photo)
MEDITERRANEAN SEA (Sept. 4, 2018) The Arleigh Burke-class guided-missile destroyer USS Carney (DDG 64) transits the Mediterranean Sea Sept. 4, 2018. Carney, forward-deployed to Rota, Spain, is on its fifth patrol in the U.S. 6th Fleet area of operations.

U.S. Navy photo by Mass Communication Specialist 1st Class Ryan U. Kledzik

REUNIONS

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<tbody>
<tr>
<td>USS HOPEWELL (DD-681)</td>
<td>Oct. 1-5</td>
<td>(417) 779-3643</td>
<td><a href="mailto:douggraybeal@aol.com">douggraybeal@aol.com</a></td>
</tr>
<tr>
<td>USS RANGER (CVA / CV-61)</td>
<td>Oct. 3-6</td>
<td>(480) 543-0980</td>
<td><a href="mailto:khaegle@cox.net">khaegle@cox.net</a></td>
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<td>USS VOGE (DE / FF-1047)</td>
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<td>(501) 259-1369</td>
<td><a href="mailto:ussvoegroup@gmail.com">ussvoegroup@gmail.com</a></td>
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<tr>
<td>USS JOULET (DLG/CC-29)</td>
<td>Oct. 3-7</td>
<td>(510) 523-6456</td>
<td>ussjoulett.com</td>
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<tr>
<td>USS SHANGRI-LA (CV / CVA / CVS-38)</td>
<td>Oct. 3-8</td>
<td>(484) 894-5121</td>
<td><a href="mailto:shangair@yahoo.com">shangair@yahoo.com</a></td>
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<td>USS THREADFIN (SS-410)</td>
<td>Oct. 4-7</td>
<td>(904) 646-3814</td>
<td><a href="mailto:arkolb@comcast.net">arkolb@comcast.net</a></td>
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<td>USS LYMAN K SWENSON (DD-729)</td>
<td>Oct. 4-7</td>
<td>(775) 530-4536</td>
<td><a href="mailto:coordinator@dd729.com">coordinator@dd729.com</a></td>
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<tr>
<td>USS TIRU (SS-416)</td>
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<td>(770) 634-6295</td>
<td><a href="mailto:2018reunion@usstiru.org">2018reunion@usstiru.org</a></td>
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<tr>
<td>USS TAYLOR (DD / DDE-468)</td>
<td>Oct. 7-11</td>
<td>(804) 212-8911</td>
<td><a href="mailto:oneilfalm@aol.com">oneilfalm@aol.com</a></td>
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<td>USS IWO JIMA (LPH2 / LHDT)</td>
<td>Oct. 10-13</td>
<td>(757) 723-0317</td>
<td><a href="mailto:vujaack46709@gmail.com">vujaack46709@gmail.com</a></td>
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<tr>
<td>USS SARATOGA (CV-3 / CVA/CV-60)</td>
<td>Oct. 10-13</td>
<td>(845) 729-8775</td>
<td><a href="mailto:ussaratoga@yahoo.com">ussaratoga@yahoo.com</a></td>
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<tr>
<td>USS CANBERRA (CA-70 / CAG-2)</td>
<td>Oct. 10-14-14</td>
<td>(740) 423-8976</td>
<td><a href="mailto:usscanberra@gmail.com">usscanberra@gmail.com</a></td>
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<tr>
<td>USS FARRAGUT (TB-11/DD-348/DDG-37/DDG-99)</td>
<td>Oct. 11-14</td>
<td>(954) 790-5739</td>
<td><a href="mailto:farragutshipassociation@gmail.com">farragutshipassociation@gmail.com</a></td>
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<tr>
<td>USS REMORA (SS-487)</td>
<td>Oct. 12-14</td>
<td>(860) 501-6161</td>
<td><a href="mailto:ussremora@yahoo.com">ussremora@yahoo.com</a></td>
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<td>USS BEALE (DDE / DD-471)</td>
<td>Oct. 12-15</td>
<td>(321) 544-0950</td>
<td><a href="mailto:pharry@hotmail.com">pharry@hotmail.com</a></td>
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<tr>
<td>USS LEARY (DD/DDR-879)</td>
<td>Oct. 14-19</td>
<td>(308) 530-1284</td>
<td><a href="mailto:nshri@allphone.com">nshri@allphone.com</a></td>
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<tr>
<td>USS BASILONE (DDE/DD-824)</td>
<td>Oct. 15-19</td>
<td>(608) 844-0187</td>
<td><a href="mailto:karl1310@yahoo.com">karl1310@yahoo.com</a></td>
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<tr>
<td>USS CLARION RIVER (LSMR 409)</td>
<td>Oct. 17-21</td>
<td>(843) 714-9589</td>
<td><a href="mailto:lsmr409@aol.com">lsmr409@aol.com</a></td>
</tr>
<tr>
<td>Mine Division 113 (Vietnam)</td>
<td>Oct. 18-21</td>
<td>(501) 620-0593</td>
<td><a href="mailto:d009379@hotmail.com">d009379@hotmail.com</a></td>
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<tr>
<td>USS MCMORRIS (DE-1036)</td>
<td>Oct. 18-21</td>
<td>(219) 789-4326</td>
<td><a href="mailto:greywarrior@hotmail.com">greywarrior@hotmail.com</a></td>
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<td>Patrol Squadron 45 (VP-45)</td>
<td>Oct. 24-28</td>
<td>(678)-650-7500</td>
<td><a href="mailto:poobhearmit@aol.com">poobhearmit@aol.com</a></td>
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<tr>
<td>USS TAKELMA (ATF-113)</td>
<td>Oct. 28</td>
<td>(260) 499-0663</td>
<td><a href="mailto:micsimmons@hotmail.com">micsimmons@hotmail.com</a></td>
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<tr>
<td>USS WASP (CV 18/LHD 1)</td>
<td>Oct. 28-Nov. 1</td>
<td>(985) 664-7345</td>
<td><a href="mailto:cas3665@yahoo.com">cas3665@yahoo.com</a></td>
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<tr>
<td>VF-84 (F-8/F-4/F-14)</td>
<td>Oct. 31-Nov. 3</td>
<td>(850) 291-1161</td>
<td><a href="mailto:VT84reunion2018@gmail.com">VT84reunion2018@gmail.com</a></td>
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All Aircrew, Maintainers, Admin (if you wore the nametag, you’re invited!)
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USS HOPEWELL (DD-681) | Oct. 1-5 | (417) 779-3643 | dougevbea@aol.com
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USS THREADFIN (SS-410) | Oct. 4-7 | (904) 646-3814 | sirkolb@comcast.net
USS LYMAN K SWENSON (DD-729) | Oct. 4-7 | (775) 530-4536 | coordinator@dd729.com www.dd729.com
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USS BEALE (DDE / DD-471) | Oct. 12-15 | (321) 544-0950 | phardy@hotmail.com beilberbam81@msn.com
USS LEARY (DD/DDR-879) | Oct. 14-19 | (308) 530-1284 | nlsbr@allphone.com
USS BASILONE (DDE/DD-824) | Oct. 15-19 | (608) 844-0187 | karl1306@yahoo.com
USS CLARION RIVER (LSMR 409) | Oct. 17-21 | (843) 714-9589 | lsmr409@aol.com
Mine Division 113 (Vietnam) | Oct. 18-21 | (501) 620-0593 | dms9372@hotmail.com
USS MCPMORRIS (DE-1036) | Oct. 18-21 | (219) 789-4326 | greywarrior@hotmail.com

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Patrol Squadron 45 (VP-45) | Oct. 24-28 | (678)-650-7500 | poobearnit@aol.com www.vp45association.org
USS TAKELMA (ATF-113) | Oct. 28 | (260) 499-0663 | micsimmons@hotmail.com
USS WASP (CV 18/LHD 1) | Oct. 28-Nov. 1 | (985) 664-7345 | ca3665@yahoo.com www.uswaspassociation.org
VF-84 (F-8/F-4/F-14) | Oct. 31-Nov. 3 | (850) 291-1161 | VF84reunion2018@gmail.com

**SHIP/STATION** | Date | Phone | Email/Web
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USS GRAYBACK (SSG/LPSS/SS 574) | May 7-9 | (702) 810-8056 | madinnick@cox.net www.ussgrayback574.com
USS COGSWELL DD-651 ASSOCIATION | June 3-5 | (760) 889-2216 | secretary@usscopswell.com
USS SAM RAYBURN (SSBN 635) | Sept. 26-29 | (207) 651-5875 | ssbn635sognier@gmail.com www.uuss635.org

**MEDITERRANEAN SEA** (Sept. 4, 2018) The Arleigh Burke-class guided-missile destroyer USS Carney (DDG 64) transits the Mediterranean Sea Sept. 4, 2018. Carney, forward-deployed to Rota, Spain, is on its fifth patrol in the U.S. 6th Fleet area of operations. U.S. Navy photo by Mass Communication Specialist 1st Class Ryan U. Kladzik
ANNAPOLIS, Md. (Sept. 2, 2018) Navy pallbearers place the casket of the late Sen. John McCain onto a horse-drawn caisson after his funeral service at the United States Naval Academy Chapel. John Sidney McCain, III graduated from the United States Naval Academy in 1958. He was a pilot in the United States Navy from 1958 until 1981. From 1967 to 1973 he was a prisoner of war in Vietnam. He received numerous awards, including the Silver Star, Legion of Merit, Purple Heart, and Distinguished Flying Cross.

(U.S. Navy photo by Mass Communication Specialist 2nd Class Nathan Burke; photo graphic by Douglas Bedford, NPC)