

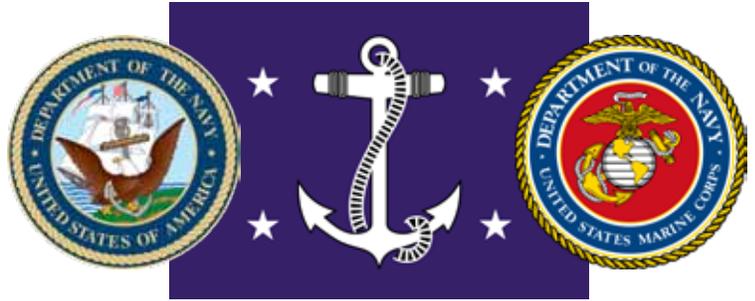
Retiree Council seeking applications

From Navy Retired Activities

Navy military retirees desiring consideration for membership on the 2019 SECNAV RC must submit a one-page application with a head shot photo (cell phone picture is acceptable). Applications must be received no later than March 15, 2018.

Applications must include the following information:

1. Full Name
2. Retired Rank/Rate
3. City and State of current residence (Do not include home address)
4. Email Address and Phone Number
5. Military/civilian experience that will benefit the council (medical, compensation, outreach, transition, veteran's benefits, etc.)
6. Civilian endeavors which include involvement and memberships in veteran organizations and agencies that support the military community.
7. A statement indicating willingness to travel to attend annual meetings in Washington, D.C., and to support



local military retiree Appreciation Day and Military Retiree events.

Mail your application to:

Retired Activities Program Office
(OPNAV N170C)

Attn: Mr. James Stone
Bldg 457, Room 202
Millington, TN, 38055

For more information, email the Retired Activities Program Manager at:

MILL_RetiredActivities@navy.mil

RAO staff undergoes changes, updates webpage

From Navy Retired Activities

Amanda Burns, program manager for the Retired Activities Office (RAO) for the past three years, has departed. During her tenure, she performed numerous activities to assist the Navy's retired community.

James Stone, a retired master chief with 31 years of service, is now the program manager for the Retired Activities Office. His duties are to run the Retired Activities Office, provide administrative support to the SECNAV Council, manage the Navy's Retired Activities Apprecia-

tion Days, perform onsite visits, provide training and be the go-to person for any assistance or issues a retiree may have.

He will be assisted by Aaron Wagner, a retired commander and Human Resources Officer with 29 years of service.

To ensure the RAO webpage provides updated information to retirees and their families, there have been a number of changes to the RAO website, including the addition of a link for active-duty and Reserve retiree information, as well as checking and

updating all webpage links.

"Our goal is to provide outstanding customer service to the retiree and their family in any way that we can, via email, phone calls or through the SECNAV Council," Wagner said.

Anyone with Reserve or gray-area retiree questions should contact PERS-912 by calling (866) 827-5672 and their website, rather than the 21st Century RAO website.

<http://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/Pages/default.aspx>

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Shift Colors

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Shift Colors, the newsletter for Navy Retirees (NAVPERS 15886), is published in accordance with Department of the Navy 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 Department of the Navy.

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Damage Controlman 1st Class Justin N. Adkins, left, trains Sailors on proper fire-fighting and hose-handling techniques to combat a simulated fire during a general quarters drill in the hangar bay of the aircraft carrier USS Harry S. Truman (CVN 75). Harry S. Truman is underway preparing for future operations.

Photo by MC Seaman
Kaysee Lohmann

Abroad, It's not always blessed to receive

If you're working overseas, know the rules concerning emoluments

by **CDR Wayne L. Johnson,**
JAGC, Navy (Ret.)

The Emoluments Clause (U.S. Constitution: Article I, Section 9, clause 8) is a restriction that prohibits a person "holding any office of profit or trust" in the federal government from accepting any gift, emolument, office, or title of any kind from any king, prince, or foreign state without the consent of Congress.

This provision may affect foreign employment of retired uniformed service personnel, both officer and enlisted.

As interpreted, this clause prohibits receipt of consulting fees, gifts, travel expenses, honoraria, or salary by current Federal employees, including active-duty military and retired military personnel, regular and reserve, unless Congressional consent is first obtained.

When and from whom is consent required?

For the most part, Congress has delegated its consent authority. Prior to the passage of the laws listed below, the only way to obtain "consent" was to get your Congressman to introduce a "Private Bill" to Congress to enact into law. One can still attempt this, but it's extremely difficult, which is why Congress came up with the following laws.

► **37 U.S. Code § 908:** A person subject to the Emoluments Clause must obtain advance approval from the relevant Service Secretary (Army, Air Force, and Navy) AND the Secretary of State before accepting consulting fees, gifts, travel expenses, honoraria or salary from a foreign government. The physical location you are working from is irrelevant.

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

► **5 U.S. Code § 7342:** The Foreign Gifts and Decorations Act outlines consent to a narrow class of foreign gifts such as certain free meals offered by a foreign government to U.S. government officials and military personnel.



The Emoluments Clause of the U.S. Constitution prohibits Federal employees, including active-duty and retired military, to accept certain benefits without Congressional consent.

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

► **10 U.S. Code § 1060:** Military service of retired members with newly democratic nations: consent of Congress. This 1993 law was passed so retired uniformed personnel could help the former Warsaw Pact countries and the new countries that were created when the Soviet Union dissolved in 1991. It also requires approval by both the retiree's Service Secretary and Secretary of State.

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

The vast majority of both 37 U.S. Code § 908 and 10 U.S. Code § 1060 approval applications are from retired military personnel and thus the U.S. Department of Defense (DOD) is the recognized expert in this area.

An excellent white paper explaining this matter in great detail, "Application of Emoluments Clause to DoD Civilian Employees and Military Personnel (March 2013)" was written by Jeffrey Green, Senior Attorney, Standards of Conduct Office (SOCO), Office of General Counsel, DOD.

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

How do I get approval?

The Navy does not have an actual instruction on how to proceed in this area. The Air Force does have guidance for seeking advance approval; see Air Force Retiree Services Afterburner Spring-Summer 2017 issue and Air Force Instruction 36-2913 as to how they handle this.

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

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

As of October 2017, the applications for Navy personnel are addressed to:

Chief of Naval Personnel
Office of Legal Counsel (N00L)
Naval Support Facility Arlington
701 South Courthouse Rd, Rm 4T035
Arlington, VA 22204

If you call (703) 604-0443, you will be provided with a POC and an email address to submit your application package to which will expedite the process.

Other considerations

Be advised that employment compensation and gifts from foreign educational, medical, or commercial institu-

See **GIFTS**, Page 5

New DFAS address for retirees, annuitants

Courtesy DFAS

INDIANAPOLIS – As of May 1, 2017, a new address has been in place for military retirees and annuitants corresponding with the Defense Finance and Accounting Service (DFAS).

The old addresses in London, Ky., have been discontinued and replaced by addresses in Indianapolis, Ind.

The new mailing addresses are:

Retired Pay:

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

Annuitant Pay:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300

The P.O. boxes in London, Ky., will remain open and mail will be for-



warded until April 30, 2018. However, to avoid processing delays, it is important to send mail to the new address. Forwarding correspondence from the old addresses will add 7-10 business days to the normal processing time.

Phone and fax numbers are not affected by this change.

Military retirees and annuitants should use the new addresses when submitting any of the following:

- ◆ **Written requests for 1099R Forms (Retiree tax statement)**

- ◆ **Change Survivor benefit Plan information**
- ◆ **Correct a 1099R (Retiree Tax Statement)**
- ◆ **Establish a Retired Pay account**
 - ◆ **Manage Arrears of Pay (AOP) Beneficiary designation**
 - ◆ **Manage allotments**
 - ◆ **Report a retiree's death**
- ◆ **Report a Survivor Benefit Plan beneficiary's death**
- ◆ **Submit a retiree or annuitant change of address**
- ◆ **Start/change Direct Deposit**
- ◆ **Start international Direct Deposit enrollment**
- ◆ **All other written correspondence**

The DFAS website provides information and links to any additional paperwork that might need to be submitted. It also provides additional ways to contact Retired and Annuitant Pay including self-service options or by phone at (800) 321-1080.

At Home and Abroad, Sailors Reach Out

Steel Worker 1st Class Franklyn Tamarez, assigned to Underwater Construction Team 1, helps place a dive helmet on a child during an air show at Naval Air Station (NAS) Oceana.

Photo by MC2 Travis DiPerna



Photo by Seaman Dartz C. Williams

Above, Culinary Specialist 2nd Class Shaneka Goode interacts with students during a community engagement event at Lumut Naval Base in Lumut, Malaysia.

tions that are owned, operated, or controlled by a foreign government generally qualify as prohibited emoluments because these entities are viewed as an extension of the foreign government. The location where you will be working doesn't matter.

For example, working for most foreign airlines, requires prior approval, even if you're working in the US.

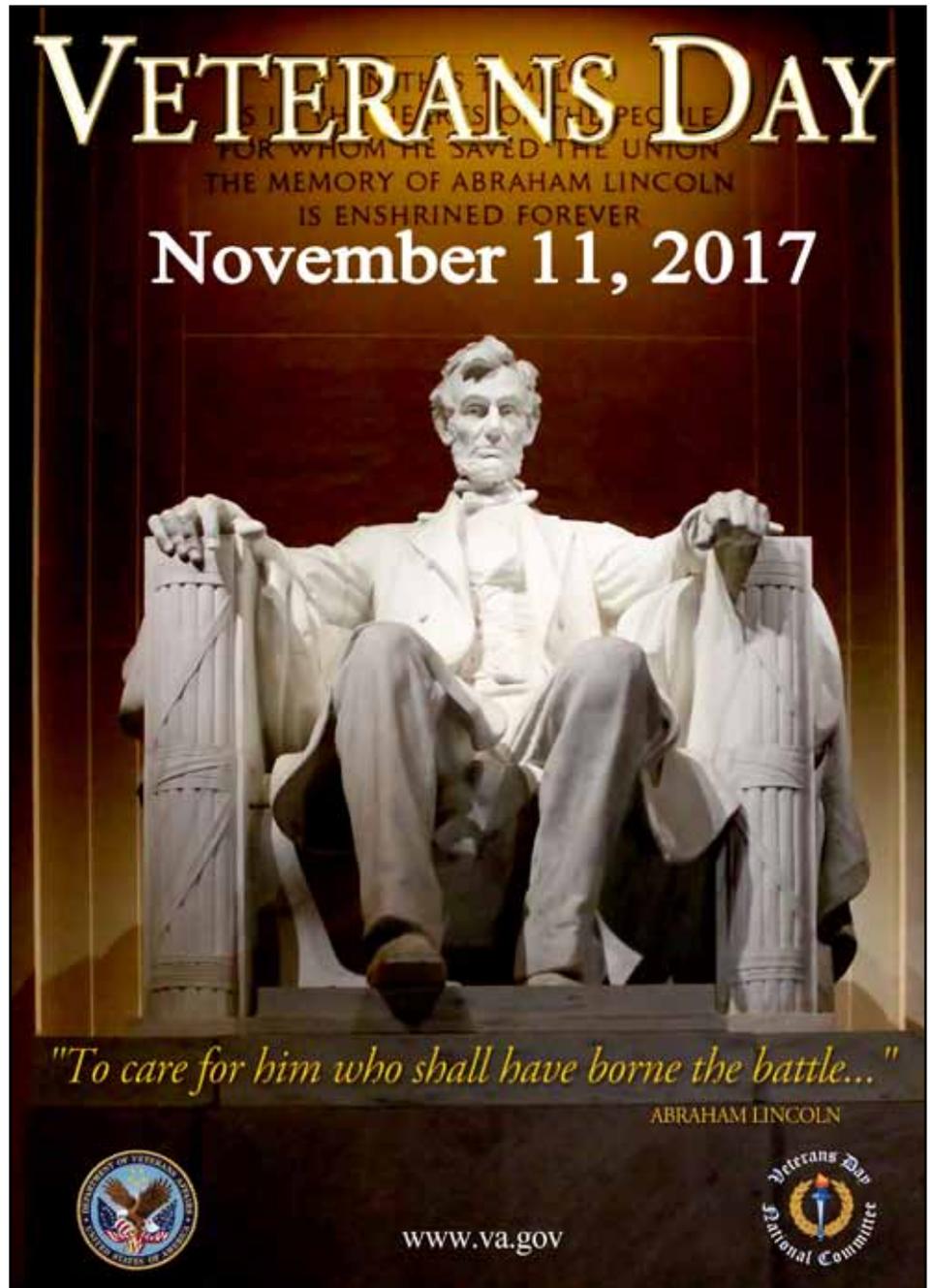
Retired military personnel should also be aware that the Emoluments Clause may apply to monies received through employment with a domestic partnership or a limited liability company — such as a law firm or consulting business — even if the foreign government is not one of the retiree's personal clients.

The Office of the Legal Counsel (OLC) has concluded that accepting a share of partnership profits that is derived from the partnership's representation of a foreign government is considered an emolument, even if the retiree did not provide direct services to the foreign government client.

The Comptroller General has determined that the government may pursue debt collection when an employee accepts an emolument from a foreign government without the required advance approval. Specifically, it has ruled that DOD may suspend retirement pay up to the amount of the foreign salary (or other emoluments) received, if the foreign salary is less than one's retirement pay.

By contrast, when the compensation earned during the period of unauthorized employment with a foreign state exceeds the amount of retired pay accrued during the same period, only the retired pay received during the period of the violation may be collected, not the full amount of pay received from the foreign government.

Collection is usually done by deducting what is owed from one's retirement which often has the effect of stopping one's receipt of retirement for many months.



NAVY RETIREE SEMINAR & APPRECIATION DAY EVENTS - 2017

**Retiree Appreciation Day
Fleet And Family Support Center**
Norfolk, VA, Friday, Nov. 3
7:30 a.m. to 1p.m.
7928 14th St., Ste. 149
POC: (757) 445-4380

**Retiree Appreciation Day
Joint Base Pearl Harbor-Hickam**
Saturday, Nov. 4 7:30 a.m.-noon
Hickam Officers' Club
POC: Phone: (808) 474-0032
Email: jack9562@gmail.com

**Retiree Seminar
Naval Base San Diego, CA**
Saturday, Nov. 4, 8 a.m.
Anchors Catering Conference Center
RSVP: (619) 556-7412

**Retiree Appreciation Day
Naval Base Rota, Spain**
Saturday, Nov. 4, 7:30 a.m.-1 p.m.
Naval Hospital ROTA,
Email: brenuk@yahoo.com



A member of the Honors and Ceremonial Guard unit at Joint Base Pearl Harbor-Hickam (JBPHH) presents the national ensign to Emily Stone, wife of Pearl Harbor survivor U.S. Navy Chief Machinist's Mate Melvin Stone at the USS Utah Memorial on Ford Island, JBPHH. Stone was stationed aboard the destroyer tender USS Dobbins (AD-3) during the 1941 Japanese attacks on Pearl Harbor.

Photo by Mass Communication Specialist 3rd Class Justin R. Pacheco

Photocopying federal IDs violates U.S. code

Most cardholders, commercial agencies are unaware of identification regulations

From the Office of the Assistant Secretary of Defense – Reserve Affairs and Employer Support of the Guard and Reserve (ESGR)

Recent incidents regarding the photocopying of military identification cards and common access cards (CAC), by commercial establishments to verify military affiliation or provide government rates for service, have been reported.

Personnel are reminded that the photocopying of US Government Identification is a violation of Title 18 (Crimes and Criminal Procedure), US Code Part I (Crimes), Chapter 33 (Emblems, Insignia, And Names), Section 701 (Official badges, identification cards, other insignia) and punishable by both fine and/or imprisonment.

“Whoever manufactures, sells, or possesses any badge, identification card, or other insignia, of the design prescribed by the head of any department or agency of the United States for use by any officer or employee thereof, or any color-



able imitation thereof, or photographs, prints, or in any other manner makes or executes any engraving, photograph, print, or impression in the likeness of any such badge, identification card, or other insignia, or any colorable imitation thereof, except as authorized under regulations made pursuant to law, shall be fined under this title or imprisoned not more than six months, or both.”

Many military members, family members and DoD employees are unaware of this law. Please pass this information along to your fellow retirees and veterans.

Criminal elements and terrorist organizations place U.S. government identifications as a high value logistical

element when planning acts against the U.S. military.

Although commercial establishments are not prohibited from asking for military/government identification, many government personnel and commercial establishments are unaware of the prohibition on duplication of government identification.

Unfortunately, there are no safeguards in place to ensure a government identification card won't be counterfeited or “cloned” based on a photocopy by a commercial establishment.

It is recommended that military/DoD personnel provide a state driver's license or other form of photo identification to be photocopied if an establishment insists on a photocopy of the traveler's identification.

***NOTE:** This does not apply to medical establishments (i.e. doctor's office, hospitals, etc...) who are allowed take a copy for the purpose of filing insurance claims; and other government agencies performing official government business.

Make a Smooth Transition with TRICARE in 2018

Courtesy TRICARE

You may be wondering what action you need to take, if any, to ensure you continue TRICARE coverage in 2018. If you're currently enrolled in or eligible for TRICARE coverage on Dec. 31, 2017, you'll transition to your respective TRICARE plan on Jan. 1, 2018.

If you want to enroll in a TRICARE plan or change coverage after Jan. 1, 2018, you'll need to take action to enroll in the plan of your choice.

All beneficiaries should take action by making sure their information is current in the Defense Enrollment Eligibility Reporting System (DEERS). If you've experienced any changes (for example, marriage, birth, divorce and death), update DEERS as soon as possible to ensure continuous TRICARE coverage.

TRICARE is Changing. Here is what you need to know:

Automatic Transition for Current Enrollees

Beneficiaries enrolled in TRICARE Prime, either stateside or overseas, as of Dec. 31, 2017 will remain enrolled in TRICARE Prime on Jan. 1, 2018. If you have TRICARE Standard or TRICARE Extra as of Dec. 31, 2017, you'll transition to TRICARE Select. TRICARE Select replaces TRICARE Standard and TRICARE Extra on Jan. 1, 2018.

If you're enrolled in any TRICARE premium-based plan on Dec. 31, 2017, you'll remain enrolled in your plan on Jan. 1, 2018 as long as you continue to make your premium payments. These plans include:

- TRICARE Young Adult
- TRICARE Reserve Select
- TRICARE Retired Reserve

On Jan. 1, 2018, TRICARE will



transition its stateside regional contractors from three to two.

Beneficiaries who pay premiums or enrollment fees by electronic funds transfer or recurring debit/credit card payment will be contacted to update their payment information.

If you currently pay through a Defense Finance and Accounting Service allotment, your payments will automatically transfer.

If your current TRICARE health plan coverage doesn't automatically transition, contact the TRICARE contractor for your region. There are no changes to the TRICARE For Life (TFL) benefit. TFL beneficiaries will not have to take any action.

Automatic Enrollment of New Enrollees

New active duty service members are automatically enrolled in TRICARE Prime or TRICARE Prime Remote if they live in remote areas in the U.S. Stateside active duty family members (ADFM) who become eligible for TRICARE on or after Jan. 1, 2018 will also be automatically enrolled in TRICARE Prime if they live in a Prime Service Area.

If family members live outside a Prime Service Area, they'll be automatically enrolled in TRICARE Select. ADFMs who are automatically enrolled in TRICARE Prime or TRICARE Select have up to 90 days after the eligibility date to change health plans.

TRICARE Overseas Program (TOP) ADFMs will be automatically

enrolled in TRICARE Select. They will also have 90 days to change their enrollment to TOP Prime or Prime Remote if they are command sponsored.

This is Your Benefit! Are You Ready?

Enroll by Nov. 20, 2017 for Coverage Beginning Jan. 1, 2018

By Nov. 20, 2017, beneficiaries should complete any and all enrollment actions. During December 2017, there will be an enrollment freeze for TRICARE Prime enrollments, and a delay for primary care manager changes. You'll still be able to receive care during the enrollment freeze. If you have a problem accessing care, contact your regional contractor.

For all other stateside beneficiaries, you'll also need to complete any and all enrollment actions by Nov. 20, 2017 to ensure continued health coverage in 2018. As long as your regional contractor receives your completed enrollment application by the 20th of the month, your coverage will begin on the first day of the next month. The 20th of the month rule doesn't apply to beneficiaries overseas, and will go away for everyone starting in 2018.

Enrolling is easy. You can enroll in certain TRICARE plans over the phone, email or mail. Check out how to enroll or purchase a plan.

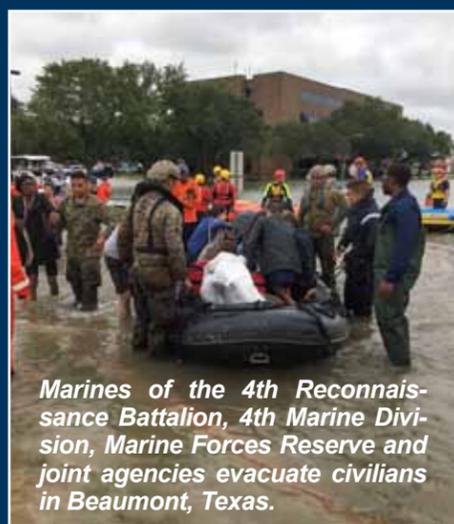
Visit the TRICARE Changes page to stay informed with the latest information. You can also sign up for email alerts to get an email anytime new updates are available.

<https://www.tricare.mil/About/Changes>

Staying informed will help you take command of your health and prepare for changes in 2018.

Sailors, Marines provide storm relief

Texas Florida The Caribbean



Marines of the 4th Reconnaissance Battalion, 4th Marine Division, Marine Forces Reserve and joint agencies evacuate civilians in Beaumont, Texas.



Left, Soldiers and Sailors load bottled water onto a U.S. Navy MH-60S Sea Hawk assigned to Helicopter Sea Combat Squadron 21, for delivery to victims of Hurricane Harvey.

Below, Naval Aircrewman 2nd Class Jansen Schamp, of Helicopter Sea Combat Squadron 28, rescues two dogs in Vidor, Texas.



Above, First Sgt. John Herrera, with 4th Reconnaissance Battalion, 4th Marine Division, wades through waist deep flood water in order to complete an emergency evacuation call in West Orange, Texas.



Right, an MH-53E Sea Dragon assigned to Helicopter Mine Countermeasures Squadron 14, flies over flooded areas of Houston, Texas while on a mission to deliver food and water.



Left, Warrant Officer Aaron Grigsby (left), of the Texas State Guard, and Sgt. Brad Coats (right), with 4th Reconnaissance Battalion, 4th Marine Division, navigate through a flooded apartment complex in Houston, Texas.



Above, Sailors package water on the flight deck of the aircraft carrier USS Abraham Lincoln (CVN 72) for delivery to victims of Hurricane Irma. Below, Intelligence Specialist 2nd Class Matthew Aguilar, of Explosive Ordnance Disposal Group 2, passes out food to a resident at a Federal Emergency Management Agency distribution center in Key West, Fla.



Above, Naval Aircrewman 2nd Class Nicholas Glass, assigned to Helicopter Sea Combat Squadron 22, embarked aboard the USS Wasp (LHD 1), helps evacuate a St. Thomas resident. Below, Florida Gov. Rick Scott thanks Sailors assigned to USS Iwo Jima (LHD 7), for their work during humanitarian assistance efforts.

Navy photos by MC1 Christopher Lindahl, MC1 Josue Escobosa, MC3 Michael Molina, MC2 Kristopher Ruiz, MC Seaman Michael Lehman, MC3 Sean Galbreath, MC3 Livingston Lewis, and GM1 Jonathan Eddy. Marine Corps photos by PFC. Samantha Schwoch, Lance Cpl. Niles Lee, and Lance Cpl. Santino D. Martinez. Army photo by Pvt. Allea Oliver. Air Force photo by Tech. Sgt. Larry E. Reid Jr.



Above, Marines assigned to the 26th Marine Expeditionary Unit and Sailors with Expeditionary Strike Group 2 remove a tree branch blocking a road in St. Croix, U.S. Virgin Islands. Below U.S. Army Soldiers assigned to the 602nd Area Support Medical Company, Fort Bragg, N.C., depart the amphibious assault ship USS Kearsarge (LHD 3) aboard a landing craft.



Above, Naval Aircrewman 2nd Class Brandon Larnard, of Helicopter Sea Combat Squadron 22, carries an evacuee off an MH-60S Sea Hawk helicopter following the landfall of Hurricane Maria on the island of Dominica.



Right, Sailors assigned to the amphibious assault ship USS Wasp (LHD 1) transport an evacuee from a hospital in the U.S. Virgin Islands in the wake of Hurricane Maria.



Left, Construction Electrician 3rd Class Joshua Reding, assigned to Construction Battalion Maintenance Unit 202, inspects a generator at the Metropolitan De La Montana Hospital in Puerto Rico.

VA, Ginnie Mae create task force to address mortgage refinancing

Courtesy VA

WASHINGTON — The Government National Mortgage Association (Ginnie Mae) and the Department of Veterans Affairs (VA) recently formed the Joint Ginnie Mae – VA Refinance Loan Task Force.

The task force will focus on examining critical issues, important data and lender behaviors related to refinancing loans, and will determine what program and policy changes should be made by the agencies to ensure these loans do not pose an undue risk or burden to veterans or taxpayers.

More specifically, the task force will examine aggressive and misleading refinancing propositions, as described by the Consumer Financial Protection Bureau, and will address loan churning and repeated refinancing.

Both agencies agree that VA and Ginnie Mae programs work best when they are used by market participants in ways that benefit veteran borrowers and, ultimately, lower veterans' costs.

The task force has started by examining data and information to ensure loans provide a net tangible benefit to veteran borrowers, and consider establishing time frames regarding recoupment of fees of refinancing loans.

It will also examine the impact of establishing stronger seasoning requirements for VA-guaranteed loans that are securitized into Ginnie Mae Mortgage Backed Security pools. Also, the task force will work to ensure veterans understand refinancing costs and benefits, and ensure outreach and education programs address this.

Ginnie Mae and VA will arrange discussions with lenders whose demonstrated origination practices may negatively affect veteran borrowers or increase program costs and risks.

TRICARE Retiree Dental Program: Good dental health vital to good overall health

Courtesy Delta Dental

Research shows that more than 90 percent of all systemic diseases have oral manifestations, including swollen gums, mouth ulcers, dry mouth and excessive gum problems. Did you know that more than 120 different diseases are first detected in the mouth? And that going for your annual dental exams can actually help in detecting heart disease, diabetes, pancreatic cancer and more? The good news is that most dental diseases are actually preventable.

The TRICARE Retiree Dental Program (TRDP) was created and designed with all of these things in mind. When seeing a network dentist, TRDP enrollees have the peace of mind of knowing that they get their two annual exams, two cleanings (or three for Type 1 / 2 Diabetics) and an x-ray covered at 100 percent with no out-of-pocket costs. This not only allows enrollees to pretty much recoup all of their annual premiums, but more importantly, it makes sure that their dental and overall health is being well cared for.

Here are some of the other reasons why more than 1.5 million current enrollees find the TRDP to be an important partner in their health and such a good value:

◆ As soon as your enrollment takes effect, the TRDP covers you for not only the routine services, but also for fillings, root canals, gum surgery, oral surgery and dental accidents. After 12-months, it then covers you for crowns, dentures, dental implants, braces and more.

◆ Seeing a network dentist helps you save an average of 22 percent on your covered dental care. With the TRDP, there is a large nationwide network of dentists from which to choose. To find a network dentist near you, use the "Find a Dentist" link at trdp.org.

◆ Network dentists accept the TRDP allowed fee for covered services, so there are no surprise costs beyond your expected cost share and deductible, where applicable.

◆ Each enrollee gets a generous \$1,300 annual maximum, a \$1,200 annual dental accident maximum and a \$1,750 lifetime orthodontic maximum.

◆ The TRDP coordinates benefits with other dental plans, allowing you to maximize your coverage under both plans.

To enroll in the TRDP, visit trdp.org and choose the method that works best for you. Enrolling online using the Quick Link to the Beneficiary Web Enrollment (BWE) site is quickest, or you can print an application from the TRDP website and mail it to Delta Dental along with your prepayment amount.

After enrolling, you're encouraged to register for the online Consumer Toolkit®, where you can verify your program eligibility; review your benefits, coverage levels and remaining maximums and deductibles; check on the status of your processed claims and claim payments; and sign up for paperless (electronic) Explanation of Benefits statements.



VA Accountability Protection Act Now Public Law 115-41

Department of Veterans Affairs (VA) Accountability and Whistleblower Protection Act of 2017 was signed into law by President Trump in June.

This bill establishes the Office of Accountability and Whistleblower Protection, to be headed by the Assistant Secretary for Accountability and Whistleblower Protection.

The bill revises VA authority to remove certain employees or senior executives for reasons of misconduct or performance, including by permitting such individuals to be demoted or suspended.

The VA may recoup an award, a bonus, or relocation expenses paid to an employee under specified circumstances.

The VA may directly appoint medical center directors and Veterans Integrated Service Network directors.

The bill revises time periods for adverse action reviews with respect to physicians, dentists, podiatrists, chiropractors, optometrists, registered nurses, physician assistants, and expanded-function dental auxiliaries.

Veterans Appeals Bill Becomes Law, Streamlines Process

It takes six years on average for veterans to resolve an appeal for a disability claim with the VA. The Veterans Appeals Improvement and Modernization Act, signed into law Aug. 23, aims to cut that backlog.

Any time a veteran files a claim for disability that the VA rejects, they have the right to appeal. But the average wait before a final decision is six years — and one service member has even waited 25 years. As a result, the number of pending appeals has increased, rising in the past two years alone from 380,000 to

now 470,000 pending appeals.

The Department of Veterans Affairs (VA) currently spends about \$63.7 billion per year on 4.1 million veterans with disabilities related to their time in service.

The law established three new “lanes” for veterans appeals, to separate them out into separate categories and hopefully ease the speed with which they go through, rather than all funneling them together into one bureaucratic catch-all.

After being introduced in May, the bill passed the House unanimously 418–0 May 23. It then passed the Senate Aug. 1 by unanimous consent.

Bill Seeks to Amend TSP Contributions for Reserves

House Rule 1317, the Servicemember Retirement Improvement Act, introduced in March by sponsor Rep. Sam Johnson (R-TX), currently rests with the House Committee on Ways and Means.

This bill amends the Internal Revenue Code to allow members of the Ready Reserve of a reserve component of the Armed Forces to make the maximum allowable contribution (\$18,000 in 2017) to their Thrift Savings Plans (TSPs) without limiting the amount such members may contribute to a retirement plan based upon other employment.

The bill also doubles the maximum allowable contribution amount to the TSPs of federal employees in the Ready Reserve who are not eligible to make contributions to any plan other than the TSP.

Surviving Spouses Equity Act Remains in Subcommittee

House Rule 846, the Military Surviving Spouses Equity Act, sponsored by Rep. Joe Wilson (R-SC), remains with the House Subcommittee on Military Personnel, where it has been since being

recommended in February.

The bill repeals certain provisions requiring the offset of amounts paid in dependency and indemnity compensation from Survivor Benefit Plan (SBP) annuities for surviving spouses of veterans who are entitled to military retired pay or who would be entitled to retired pay except for being under 60 years of age.

It also prohibits requiring repayment of certain amounts previously paid to SBP recipients in the form of a retired pay refund, and requires the Secretary of the military department concerned to pay an annuity to a member’s dependent children when there is no eligible surviving spouse.

Deborah Simpson Act Aims to Improve VA Service for Women

Senate Bill 681, The Deborah Sampson Act was taken up by the Senate Committee on Veterans’ Affairs.

This bill directs the VA to carry out a three-year pilot program to assess the feasibility of peer-to-peer assistance for women veterans (including those who are separating or newly separated from the Armed Forces), with emphasis placed on women who suffered service-related sexual trauma or are at risk of becoming homeless.

Additionally, the bill directs the VA to make a number of improvements, including expanding the women veterans call center, partnering with nongovernmental agencies to provide legal services, retrofitting VA medical facilities to support the care of women veterans, ensuring each VA medical facility has at least one full-time or part-time women’s health primary care provider, and the expansion, to 14 days, of VA post-delivery care services for women veterans who are receiving maternity care in a VA or VA-contracted facility.

REUNIONS



Organizers: To ensure your reunion has the proper exposure, send us your information as soon as details are finalized.

SHIP/STATION	Date	Phone	Email/Web
USS BILLFISH (SSN 676)	Nov. 6-9	(904) 461-9431	jmartin622@yahoo.com
USS TRUMPETFISH (SS425)	Nov. 9-13	(301) 697-2803	ss425tfish@gmail.com
USS FINCH (DE, DER328)	Nov. 9-12	(512) 282-4507	nuttynuts@centurytel.net
USS SAM RAYBURN (SSBN 635)	Nov. 12-16	(858) 755-6071	tmsprague48@gmail.com http://www.ssbn635.org
Navy Postal Clerks Association	Apr. 29- May 3, 2018	(717) 226-1595	hassommno1@aol.com
USS DONNER (LSD-20)	Apr. 30- May 3	(610) 775-7539	dennisheimb@gmail.com
USS SAN MARCOS (LSD 25)	May 4-6	(215) 287-4311	jacklieberman8104@comcast.net http://ussanmarcosreunion.wix.com/uss-san-marcos-assn
USS RICH (DD/DDE 820)	May 7-11	(870) 692-1173	reunion2018@ussrich.org www.ussrich.org
USS WALLACE L LIND (DD703)	Sept. 6-10	(513) 896-5851	linkienestep@aol.com
USS FULTON (AS-11)	Sept 12-16	(402) 337-0034	catcollins@yahoo.com www.ussfulton.org

Retirees can still make an impact through CFC

Provided by CFC

Are you a retiree looking for a way to give back? The Combined Federal Campaign (CFC) gives members of the Federal community the opportunity to support causes they care about through one-time gifts, recurring donations, and volunteerism.

“The CFC gives hope,” said Mirela Bruk, an employee of the Broadcasting Board of Governors. “There is no better feeling than knowing that someone earned a diploma or degree thanks to the designated resources from the CFC — someone’s life just improved for better!”

In addition to contributing because of the impact you can have, another reason to give through this campaign is the ease of donating in one place. Under this year’s new campaign structure, all CFC donations will now be made through a central giving platform available at opm.gov/ShowSomeLoveCFC. Federal retirees can make a pledge at one time and in one place each year to as many charities as they want. Even better, the option for payroll deduction enables donors to give a little each month, adding up to a significant gift at the end of the year.

In 2016, there were 453,000 unemployed veterans. Even if you’re a business owner, it’s unlikely you would be able to provide the more than 450,000 jobs needed to help each vet. But as a retiree, you can support them by making a contribution through the CFC. About \$20 a paycheck can provide pre-occupational online training for a veteran entering the civilian workforce.

Over the past 56 years, the Federal community has raised \$8.2 billion to help those in need. Visit <http://opm.gov/ShowSomeLoveCFC> for information or to make a pledge.



Veterans home accepting applications

Offers affordable, independent living in Washington, D.C., Gulfport, Miss.

Provided by AFRH

The Armed Forces Retirement Home (AFRH), with locations in Washington, D.C. and Gulfport, Miss., is now accepting applications for residency.

The home, which offers affordable independent living, has immediate openings in Washington, D.C. and a waiting time of under 24 months in Gulfport, Miss.

For those accepted into independent living, higher levels of care are offered – including assisted living, long-term care, and memory support.

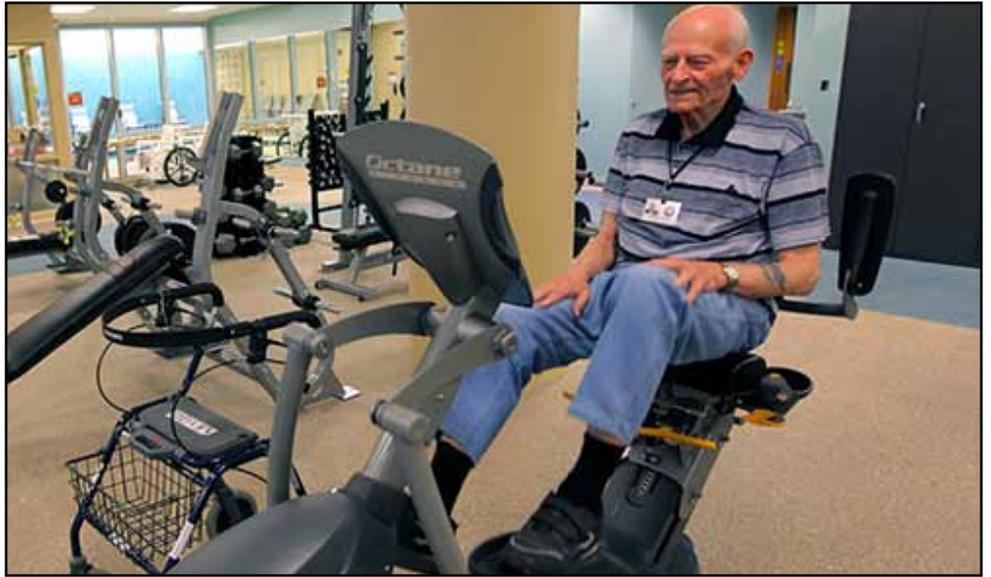
Eighty-five percent of residents spent a career in the military, retiring honorably in the enlisted ranks following 20 or more years of service. Veterans from each service branch live at the home. The largest group represented served during the Korea and Vietnam eras.

In Washington, D.C., AFRH offers residents a scenic, wooded campus just minutes from downtown - home to museums, monuments, and many entertainment, sports and other cultural options.

Amenities include a nine-hole golf course and driving range, walking paths, stocked fishing ponds, and modern recreation facilities.

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 AFRH for the medical, dental and vision care offered, with amenities including private rooms with a shower, cable TV, three daily meals prepared by licensed nutritionists in a modern din-



The Armed Forces Retirement Home (AFRH), which offers an number of amenities and services, is now accepting applications for residency.

ing facility, a wellness program and deluxe fitness center, movie theater, bowling center and hobby shops.

Services include recreational activities and resident day trips, a full-service library, barber shop, 24/7 security, beauty salon, computer center, mailboxes, banking services, campus PX/BX and off-campus shuttle and public transportation.

Veterans must be able to live independently upon admission to the AFRH. Fees for independent living are 40 percent of total current income (not exceeding \$1,429/month). Persons are eligible to become AFRH residents who:

► Served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than warrant officer or limited-duty officer).

The following categories will be considered. Veterans who are:

► 60 years of age or over; and were discharged or released under

honorable conditions with 20 or more years of active service, or ...

► Are determined to be incapable of earning a livelihood because of a service-connected disability incurred in the line of duty, or ...

► Served in a theater during a time of war declared by Congress or eligible for hostile fire special pay; were released under honorable conditions; and are determined to be incapable of earning a livelihood because of injuries, disease or disability.

Married couples are welcome, but both must be individually eligible.

Veterans convicted of a felony or not free of drug, alcohol, or psychiatric problems are not eligible.

AFRH is fully accredited by The Joint Commission and the Commission on Continuing Care Retirement Communities.

For further information or to request an application, go to:

<https://www.afrh.gov/apply>

Email: admissions@afrh.gov

Phone: (800) 422-9988

Retired Activities Office Phone Listing

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. - 1 p.m. (Mon.-Fri.)
☎ (602) 353-3033

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.
Naval Air Station
Lemoore, CA 93246-5001
☎ (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
Port Hueneme, CA 93043
8 a.m. - 4 p.m. (Mon.-Fri.)
☎ (805) 982-1023

➤ Retired Activities Office
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 Base San Diego (NBSD)
3005 Corbina Alley, Bldg 259
San Diego, Ca 92136-5190
0830-1600 (Mon, Tues, Thu, 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

Retired Activities Office
Naval Sub Base, New London
Building 83, Room 172
P.O. Box 93
Groton, CT 06349-5000
9 a.m. - noon (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
0900-1500 (Mon-Fri)
☎ (904) 542-5790

➤ 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
151 Ellyson Ave.
Pensacola, FL 32508-5217
9 a.m. - 1 p.m. (Mon.-Fri.)
☎ (850) 452-5622

Hawaii

➤ Retired Activities Office
Fleet And Family Support Center
4827 Bougainville Drive
Honolulu, HI 96818-3174
8 a.m. - 3 p.m. (Mon.-Fri.)
☎ (808) 474-0032

➤ 850 Ticonderoga St Ste 100 (RAO)
Pearl Harbor, HI 96860-5101

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

➤ 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)

➤ Retired Activities Office
P.O. Box 450045 Bldg. 168
Selfridge Air National Guard Base
(SANGB)
MI 48045

9 a.m. - 3 p.m.(Tue-Fri)
☎ (800) 645-9416, x 239-5580

Minnesota

➤ Retired Activities Office
Naval Operational Support Center
5905 34th Avenue South
Minneapolis, MN 55450
10 a.m. - 2 p.m. (Tue. & Thu.)
☎ (612) 713-4664

Missouri ★

➤ 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

New Hampshire

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

Rhode Island ★

(Temporarily Closed)
Service provided by RAO Groton, CT

South Carolina (Joint) ★

➤ Retired Activities Office
103 Hill Blvd, Bldg. 503, Rm. 122
Joint Base Charleston, S.C. 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
1000-1400 (Tue & Thu)
☎ (901) 874-5195

Virginia ★

➤ Retired Activities Regional Office
Fleet And Family Support Center
7928 14th St., Ste. 149
Norfolk, VA 23505-1219
10 a.m. - 2 p.m. (Mon.-Fri.)
☎ (757) 445-4380

➤ Retired Activities Office
Joint Expeditionary Base
Little Creek/Fort Story
1450 D Street
Virginia Beach, VA 23459
10 a.m. - 2 p.m. (Mon.-Fri.)
☎ (757) 462-8663/7563

Washington

➤ Retired Activities Office
Fleet And Family Support Center
Naval Station Everett
13910 45th Ave. NE, Rm. 818
Marysville, WA 98271
10 a.m. - 1 p.m. (Mon.-Fri.)
☎ (425) 304-3775/3721

➤ Retired Activities Office
Fleet And Family Support Center
Naval Air Station, Whidbey Island
Nor' Wester Bldg. 2556
Oak Harbor, WA 98278
9 a.m. - noon (Mon.)
☎ (360) 257-6432

➤ Retired Activities Office
Fleet And Family Support Center
Bangor
(supports Bangor, Kitsap, Keyport
and surrounding areas)
1099 Tautog Circle
Silverdale, WA 98315
☎ (360) 396-1768/4115
(Call for appointment)

Wisconsin

➤ Retired Activities Office
Navy Operational Support Center
2401 South Lincoln Memorial
Dr
Milwaukee, Wi 53207-1999
9 a.m. - 3 p.m. (Mon.-Fri.)
☎ (414) 744-9766

Navy RAO Overseas

Rota, Spain

➤ Retired Activities Office
NS Rota Community Support
Bldg 3293
PSC 819, Box 57
FPO AE 09645-5500
1 - 4 p.m. (Mon. Wed. Fri.)
011-34-956-82-3232 (From Conus)

Independent Retired Coordination Offices (IRCOs)

IRCOs are independent retired activities efforts of interested retirees in areas which are geographically isolated from Navy and Marine Corps commands or installations, but which have a sizeable retired population and share the similar Navy sponsored RAO mission and operate in a similar manner.

Florida

➤ Retired Activities Office
VA Building
VA Lakemont Campus, Rm.125
1300 Verterans Way
Orlando, FL 32827
9 a.m. - noon (Mon.-Fri.)
☎ (407) 646-4110/4111/4114

Maine

(also serves the Vermont area)
➤ Retired Activities Office
62 Pegasus Street, Ste. 101
Unit B, Box 5
Brunswick, ME 04011
9 a.m. - 1 p.m. (Mon.-Fri.)
☎ (207) 406-4103

New York

➤ Retired Activities Office
25 Baiting Place
Farmingdale, N.Y. 11735
11 a.m. - noon (Tue. & Fri.)
☎ (631)-768-3248

IDCO Overseas

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 R-S
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/crscb/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.gulflink.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): (866) 827-5672;
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.mynavyexchange.com
Navy Worldwide Locator: (866) U-ASK-NPC (866-827-5672);
<http://www.public.navy.mil/bupers-npc/organization/npc/csc/Pages/Services.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

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 Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200
(800) 321-1080, (216) 522-5955

SBP/RSFPP annuitant:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300
(800) 321-1080, (216) 522-5955

TRICARE: www.tricare.mil

TRICARE North: (877) TRICARE (874-2273); www.hnfs.net/:
CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH,
PA, RI, VT, VA, WI, WV, some zips in IA, MO, TN

TRICARE South: (800) 444-5445; www.humana-military.com:
AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN zips near
Fort Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: (877) 988-WEST (9378); www.uhcmilitarywest.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

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

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) 874-2664

Gray-area reservists: (866) 827-5672

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 Retirement Services (Semper Fidelis):

<https://go.usa.gov/xn4rq>



Shift Colors

Quartermaster 3rd Class Joseph Brown lowers the national ensign while shifting colors aboard the aircraft carrier USS Harry S. Truman (CVN 75). Harry S. Truman is moored at Naval Station Norfolk preparing for tailored shipboard test availability and final evaluation problem.

U.S. Navy photo by MC3 Lindsay A. Preston