

2024 MILITARY RETIREE

BULLETIN

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ALOHA from the RETIRED ACTIVITIES OFFICE

This year's Retiree Seminar will be held again at our Military and Family Support Center (MFSC) building. Resource tables will be staffed by agencies and organizations providing information and assistance that you have looked for and found at our in-person seminars in the past.

Please check the back cover of this bulletin for more information on our seminar location and the various groups we are inviting to staff these many resource tables. You will be able to gather a wealth of information that will assist you and your family in the coming year.

As always, we ask that you please review the articles in this issue when you have a moment. This information pertains to topics about which the RAO is frequently asked. If you have a comment or question, call or leave a message at our office number 808-474-0032, the MFSC at 808-474-1999 or email us at MFSC Hawaii@navy.mil.

*Aloha,
Jack Power
RAO RETIREE BULLETIN Editor*

2024 Annual Military Retiree Seminar

In the form of a RESOURCE TABLE event, it will be held at the Military and Family Support Center building (you know, the Navy ID card place). More information is available on our back cover page.



Retired Activities Office
Military & Family Support Center
Joint Base Pearl Harbor-Hickam



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Photo By: Mass Communication Specialist 3rd Class Amber Porter

ASSISTANCE FROM THE RETIRED ACTIVITIES OFFICE (RAO)

The mission of the RAO is to provide military retirees and their families with information and referrals to ensure they are aware of and receive the benefits to which they are entitled to. We can also assist with filling out certain paperwork from agencies such as Defense Finance and Accounting Service (DFAS) and the Department of Veterans Affairs (VA) to help gain entitled benefits. Many clients call our office with questions on various subjects. If it's important enough for you to contact us, it's important for us to help.

Our retired clients come from all branches of the uniformed services, their spouses, surviving spouses, annuitants, former spouses, legal guardians, designated representatives, significant others, and family members assisting a surviving spouse upon the death of a retiree.

We have three to four volunteers that are able to staff the office for several hours each week to assist clients. However, phone mail messages left at our office number of **808-474-0032** are monitored and responded to. Additionally, messages can be left with the Military and Family Support Center (MFSC) reception counter at **808-474-1999** or at the MFSC email address: **MFCHawaii@navy.mil**. To ensure a volunteer is available if a meeting is desired, callers are encouraged to make an appointment.

FOR MORE INFORMATION, PLEASE CONTACT THE RAO AT:

Retired Activities Office, Military & Family Support Center
4827 Bougainville Drive, Room 226
Honolulu, Hawaii 96818

[2nd floor above the Navy ID Card Center, Moanalua Shopping Center]



A "MY SOCIAL SECURITY" ACCOUNT IS A GOOD IDEA TO HAVE

As per their online newsletters, Social Security is constantly expanding their online services to give beneficiaries freedom and control when conducting business with the agency. You can apply for retirement, disability, and Medicare benefits online, check the status of an application or appeal, request a replacement Social Security card, print a benefit verification letter, request a replacement SSA-1099 Security Benefit Statement, and more from anywhere and from any of your devices.

A free and secure "my Social Security" account provides these opportunities for everyone, whether you receive benefits or not. You can also check your Statement of Earnings at any time and get an estimate of future benefits.

To create your "my Social Security" account, go to <https://www.ssa.gov> and follow the directions. You will be lead to the page where you will find a "Create Your Account" box. Complete the tasks as directed. Call 1-800-772-1213 if you have any questions, need assistance, need help understanding how to create an account, or how to request your replacement SSA-1099.

Sources: www.ssa.gov, www.ssa.gov/onlineservices, www.ssa.gov/myaccount

REGIONAL LEGAL SERVICE OFFICE (RLSO)

The Legal Assistance Department at **RLSO Northwest (Hawaii Detachment)** provides legal services concerning personal civilian legal matters to active-duty service members, family, and retirees of the Navy, Marine Corps, and Air Force family here in Hawaii. The RLSO is located in Building 1746, 850 Willamette Street, Pearl Harbor, HI 96860 (2nd floor). The Navy JAG Northwest website <https://www.jag.navy.mil/legal-services/northwest/> provides current information and available services. Scroll down to "Branch Offices and Detachments" and click the "Legal Assistance (HI)" mark.

Attorney Consultations/Services are primarily by appointment. Call or text **808-859-1485** or email PRLHLegalAssistanceOutreach@navy.mil for information and/or to request an appointment.

Walk-in Notary and Special Power-of-Attorney (SPOA) services Monday 0900-1100 and Wednesday 1000-1200.

Estate Planning consultations (Wills, Healthcare POAs, etc.) are by appointment only.

Will Executions would be scheduled after attorney/client final review of document.

For a scheduled appointment, please arrive 15 minutes early to complete a preliminary client intake sheet. Make sure to bring all related paperwork with you. Forms required to be completed prior to an appointment can be found on the website.

Source: Details updated from RLSO NW Det Hawaii Legal Assistance Dept handout (provided by RLSO to RAO March 24 and Navy JAG website for Northwest Region <https://www.jag.navy.mil/legal-services/northwest/>)



When resources permit, the Legal Assistance Department provides assistance in the following areas:

- Notarizations / Powers of Attorney
- Wills & Basic Estate Planning
- Divorce / Separation / Annulment
- Nonsupport of Dependents
- Consumer Affairs & Fraud
- Immigration & Citizenship
- Landlord-Tenant Issues
- Service Member's Civil Relief Act
- Bankruptcy & Indebtedness
- Guardianships
- Adoption / Name Changes

REVIEW YOUR RETIRED PAY ACCOUNT

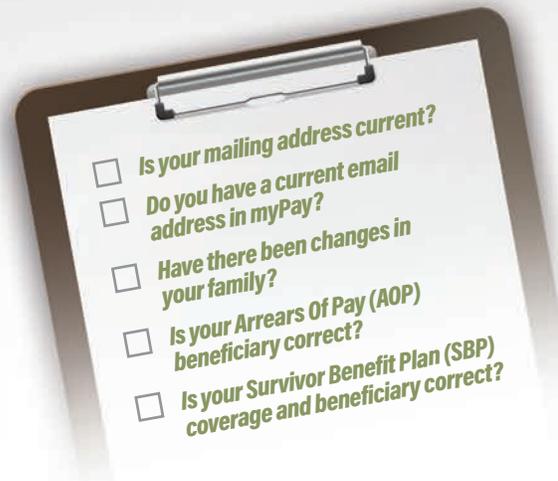
Outdated Information Can Cause Difficulties

It's important to regularly review and update your retired pay account. Keeping your account current will ensure that Defense Finance and Accounting Service (DFAS) can get in touch with you if there is information you need to know about your retired pay, and help

make sure that outdated information doesn't cause difficulties for you and your loved ones.

Always notify DFAS as soon as possible about a major life change. You can upload necessary documents on the AskDFAS online upload tool. **FAX** your documents to **800-469-6559** or mail them to DFAS, 8899 E 56th Street, Indianapolis, IN 46249-1200. Make sure your Social Security number is clearly visible on each document. If you need assistance accessing your myPay account, please contact the myPay Customer Care Center toll-free at **888-332-7411** or at **317-212-0551**. View <https://www.dfas.mil/provide/aop/aop-manage/>, and <https://www.dfas.mil/RetiredMilitary/provide/sbp/maintain/>.

Source: <https://www.dfas.mil>





VETAN SERVICE ORGANIZATIONS (VSOs)

Can Help in Applying for Health Care Benefits & Assisting with Challenges to Disapproved Disability Claims

Veterans who had claims previously denied for any of the illnesses, cancers, and other health issues and locations covered by the PACT Act (<https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>) and earlier legislation detailing presumptive health issues and locations are encouraged to submit supplemental claims for benefits, reapply, or challenge previous denials as necessary.

Check the VA website for details on all benefits and call the VA benefits number **1-800-827-1000** for information and appointments for VA assistance as needed.

VSOs such as the Veterans of Foreign Wars (VFW) and Disabled American Veterans (DAV) employ Veteran Service Officers who may be able to assist veterans in navigating the VA claims and benefits system including assistance in filling out, submitting, and following initial claims and the appeals process on denials of disability benefits. Visit <https://www.va.gov/ogc/recognizedvsos.asp> for an online list of organizations approved by the VA. Several VSO offices are co-located with the Hawaii State Office of Veterans Services (OVS) at the VA regional office, Tripler E-Wing. Call the Hawaii Office of Veterans Services at **808-433-0420** for these VSO organizations and their phone numbers.

Sources: <https://www.va.gov>, <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>, <https://www.va.gov/ogc/recognizedvsos.asp>



KEEPING YOUR DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS) INFO UP-TO-DATE

It's essential to update and verify your information in DEERS any time you have a Qualifying Life Event (QLE). This includes marriages, divorces, spousal deaths, childbirth, adoptions, dependents in school, moves, telephone changes, etc. You have several ways of doing this: in person, by phone, online, or by mail. As per <https://www.tricare.mil/deers>, addresses must be a physical address; P.O. boxes can't be used.

IN PERSON: Visit a local ID card office particularly if a new ID card is needed. See the "ID Card Appointments Online and Site locator" article in this *RETIREE BULLETIN*.

BY TELEPHONE: Call DMDC/DEERS support office: **1-800-538-9552** (TTY/TDD **1-866-363-2883**) or FAX a letter detailing the change to: **1-800-336-4416** (primary) or **1-502-335-9980** (alternate).

BY MAIL: Send a letter detailing the change to: Defense Manpower Data Center Support Office, Attention: COA, 400 Gingling Road, Seaside, CA 93955-6771.

Source: <https://www.tricare.mil/deers>



REPLACING YOUR DD FORM 214

If you've been discharged from military service, your personnel files are stored at the National Archives and Records Administration (NARA), National Personal Records Center (NPRC). Recent military service and medical records may not be online. However, most veterans and their next-of-kin can obtain copies of their DD Form 214 (Report of Separation and Discharge) and other records in several ways:

1. Visit the website <http://archives.gov/veterans/military-service-records/> to initiate an online request.
2. If it's an immediate situation (emergency) such as pending surgery or burial in a VA or State veteran's cemetery, check <https://www.archives.gov/veterans/military-service-records/evetrecs-help> for directions on submitting an emergency request online. If you require assistance in this you may call the NPRC Customer Service Line 7am-5pm (Central Time) at **1-866-272-6272** (toll free) or **314-801-0800** (not toll-free).
3. Mail or Fax a Standard Form 180 (SF 180). Visit <https://archives.gov/veterans/military-service-records/standard-form-180> to obtain a copy of the form. The mailing address for the completed form is located on page 3 of the form. Fax number to send a completed form is **1-314-801-9195**. Copies of the SF 180 are available at the VA Regional Office at Tripler Army Medical Center "E" Wing.
4. If you designated a particular state veterans services office to receive a copy of your DD Form 214, contact that state veterans office for a copy. If you designated Hawaii, the Hawaii State Office of Veterans Services (OVS) is also located at Tripler "E" Wing. Call them at **808-433-0420**.
5. If requesting as next-of-kin, include either a death certificate of the service member or funeral home letter with the SF 180.

Source: <https://archives.gov/veterans/military-service-records/>

OUR RAO RETIREE PERSONAL AFFAIRS LOG & DECEDENT AFFAIRS CHECKLIST

ARE YOUR BASIC DOCUMENTS/TOOLS FOR RECORDING IMPORTANT INFORMATION AND WHAT SURVIVORS SHOULD KNOW



What will your family need to know and what do they need to do after the death of a loved one? The Retired Activities Office (RAO) provides two documents which are invaluable in helping you to provide your family with the essential information they will need during this difficult time and a checklist of what to do with practical instructions.

The Retiree Personal Affairs Log and Decedent Affairs Checklist help you to gather this information so that you can make it available to your family and most importantly, remind you to put everything in a safe place that is known and accessible to your survivors and executors.

Both the Retiree Personal Affairs Log and the Decedent Affairs Checklist are available at the RAO office. To get copies please contact us with your full name and mailing address at our office number 808-474-0032, the MFSC front counter 808-474-1999 or the MFSC email address MFSC Hawaii@navy.mil. Email copies can also be requested; don't forget your name and email address.

Revised by Belinda Chung, CAPT, USNR-Ret, RAO volunteer

NURSE ADVICE LINE



Visit [MHSNurseAdviceLine.com](https://www.MHSNurseAdviceLine.com) for web chat and video chat, or dial **1-800-TRICARE (1-800-874-2273)**, Option 1

The Nurse Advice Line is part of the Military Health System (MHS) and is for anyone in any Tricare plan. A registered nurse can answer your urgent care questions, help you understand your symptoms and decide when to visit a provider, find an urgent care or emergency care facility, and schedule an appointment within 24 hours at a military hospital or clinic, if available.

The MHS Nurse Advice Line isn't for emergencies. In case of an emergency, call 911 or go to the nearest emergency room.

Sources: <https://www.tricare.mil/ContactUs/NAL>, <https://www.MHSNurseAdviceLine.com>



REPLACING A MISSING IRS FORM 1099-R FROM DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS)

WITH A MYPAY ACCOUNT

If you have a myPay account, no problem, just log-on and go to the page with Statements, then click Tax Statement 1099-R and follow instructions to download a copy.

WITH A CURRENT MAILING ADDRESS

For those with a current mailing address on file with DFAS, another option is telephone self-service. Call **1-800-321-1080**, select option "1" for self-service, then follow the many prompts to finally arrive at the needed location. Enter your Social Security number when prompted. The requests are logged immediately and the form should arrive within 7-10 business days.

WITH A NEW ADDRESS

If the address you have on file with DFAS is out of date and you can use a computer, you can get your 1099-R sent to a new address by submitting your request online at <https://www.dfas.mil/RetiredMilitary/> then click "Form 1099-R." Fill in the presented form, being careful that each block with an asterisk is completed. Such requests are also logged immediately and the 1099-R should arrive within 7-10 business days. If you have a question on the AskDFAS process, call Payment Services at **1-888-332-7411**.

WITH U.S. MAIL

If you prefer U.S. mail, send DFAS a written request OR send it by FAX. Either method will take 30 to 60 days for you to receive the form. Make sure to include your full name, Social Security number, date of birth, date of retirement, retired pay grade, what year(s) you need, and the mailing address you want the 1099-R(s) mailed to. Don't forget to sign it. The **FAX phone number for retirees and annuitants is 1-800-469-6559**. The mailing addresses are Defense Finance and Accounting Service, U.S. Military Retired Pay - OR - U.S. Annuitant Pay, 8899 E 56th Street, Indianapolis, IN 46249-1200 for retirement pay - OR - 46249-1300 for annuitant pay.

Source: www.dfas.mil/retiredmilitary



MEDICARE & TRICARE

Tricare-For-Life (TFL), Tricare's Medicare wraparound coverage, is automatically available to you when you become eligible for Medicare Part A AND sign-up for Medicare Part B

SIGNING UP FOR MEDICARE

Generally, Medicare Part A eligibility starts at age 65 but there are certain medical exceptions that cause eligibility to start earlier. Go to <https://www.medicare.gov> for details.

If you are not otherwise eligible for early receipt of Medicare benefits, eligibility normally starts on the first of the month of your 65th birthday. However, if you were born on the 1st of the month, Medicare eligibility would start on the 1st of the previous month (i.e., birthdate: 1 July, Medicare eligibility: 1 June).

If you are already receiving Social Security benefits, you will probably receive a Medicare card in the mail about three months prior to your 65th birthday showing that you are automatically enrolled in both Parts A and B. The letter with the card gives you the opportunity to opt out of Part B if you so desire as you will be charged a monthly premium for it. Such monthly premiums will be automatically deducted from your monthly Social Security benefit.

If you haven't yet signed up for Social Security benefits as you approach age 65, you need to contact Social Security to at least sign-up for Medicare Parts A and B. You can do this either online, by telephone, or at any Social Security office. The process should start at least three months prior to your eligibility month. You will also need to choose the periodicity of Part B payments you will make until you finally sign-up for Social Security benefits. When you start receiving benefits, the premiums will then be automatically deducted.

Go to <https://www.ssa.gov/medicare> and <https://www.medicare.gov> for details and to fill out the

online application. Call Social Security at **800-772-1213** if you have questions on how to do that online or to make an appointment for an office visit to sign-up for Medicare and Social Security benefits (if needed).

REMAINING TRICARE ELIGIBLE IN MEDICARE

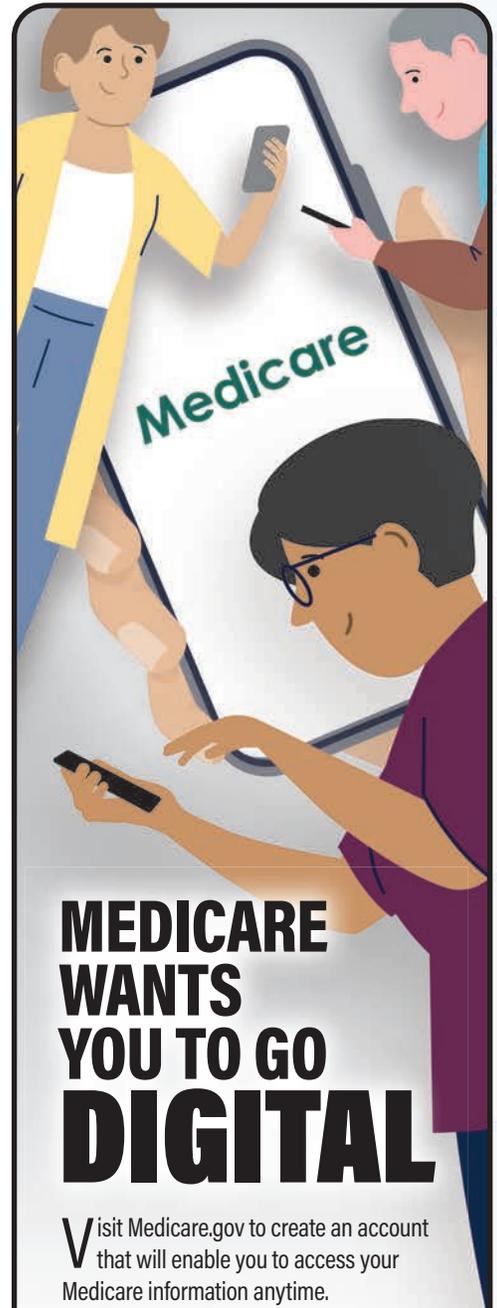
Remember, regardless of how or when you become eligible for Medicare Part A, you are no longer eligible for Tricare Prime or Select. You **HAVE** to sign-up for Part B to continue Tricare eligibility under the Tricare-For-Life (TFL) program. Your age or place of residence or Other Health Insurance (OHI) have no bearing. Once you have both Parts A and B, you automatically receive benefits under TFL without any additional effort on your part. That is how the law is written. Go to <https://www.tricare.mil> for details.

IMPORTANT SIGN-UP PENALTY: LATE PART B SIGN-UP PENALTY

It is essential that you sign-up for Medicare Part B in your eligibility window. Again, this window is three months before your eligibility month to three months after. If you miss this window, you may be charged a monthly penalty for the life of your enrollment.

You may be able to delay enrolling in Medicare Part B and avoid the penalty due to your continued enrollment in OHI such as employer sponsored health coverage. But remember, without Medicare Part B coverage, you will not have Tricare-For-Life coverage.

Go to <https://www.medicare.gov>, <https://www.ssa.medicare.gov> and <https://www.tricare.mil> for details.



MEDICARE WANTS YOU TO GO DIGITAL

Visit [Medicare.gov](https://www.medicare.gov) to create an account that will enable you to access your Medicare information anytime.

With it you could add your prescriptions and pharmacies to help you better compare health and drug plans in your area, sign-up to get your yearly "Medicare & You" handbook electronically, view your original Medicare claims when they are processed and claims statements (Medicare Summary Notices) as soon as they are posted, print a copy of your official Medicare card, see a list of preventive services you're eligible for, and learn about your Medicare premiums and pay them online if you get a bill from Medicare.

If interested, go to www.medicare.gov to learn more.

Source: <https://www.medicare.gov/go-digital>

Sources: <https://www.medicare.gov>, <https://www.ssa.gov/medicare>, <https://www.ssa.gov/benefits/Medicare/>, <https://www.tricare.mil> and Tricare periodic email information sheets,



PREPARING FOR TAX SEASON

We are now in the month of October and you are eagerly awaiting the approach of another joyous tax return season. As we normally do in our Retiree Bulletin, we have this little reminder of several things to be on the lookout for that you or your tax preparer will need. Generally, various earnings statements showing taxable income must be sent to you by January 31.

EARNINGS AND TAX STATEMENTS

1

Don't forget getting your IRS Form 1099-R from Defense Finance and Accounting Service (DFAS) or from the paying agency for Coast Guard, PHS and NOAA affiliated members.

Form SSA-1099 from Social Security (which includes Medicare Part B premiums paid).

A 1099-INT is due from banks, credit unions and other institutions with accounts that generated interest.

Don't forget your trust account and investment managers providing appropriate documentation as needed.

CHANGING YOUR WITHHOLDING

2

If you want to change your withholding rate, you can access your myPay account or submit a W-4 (annuitants: a W-4P). Additional withholding in \$20.00 gradients can be designated if desired. Visit <https://www.dfas.mil/retiredmilitary/manage/taxes> for additional information and links to federal and state tax withholding.

Information for changing Retiree state income tax withholding and the form for such can be downloaded at <https://www.dfas.mil/retiredmilitary/manage/taxes/sitw>. There is no provision in law for SBP annuitant state income tax withholding.

The DFAS number is **1-800-321-1080** and the **FAX number is 1-800-469-6559**. The mailing addresses are: Defense Finance and Accounting Service, U.S. Military Retired Pay-OR-U.S. Annuitant Pay, 8899 E 56th Street, Indianapolis, IN 46249-1200 for retired pay-OR-46249-1300 for annuitant pay.

Submit a W-4V if you want to start, change or stop withholding from Social Security in person or by mail at a Social Security office. Call **1-800-772-1213** for the address of an office nearest to you. Basic details can be found at <https://www.ssa.gov/manage-benefits/request-withhold-taxes>. There is no provision in law for state income tax withholding from Social Security benefits.

TAX FORMS

3

The Internal Revenue Service (IRS) at <https://www.irs.gov/forms-instructions> can provide all forms, instructions and publications you may ever want for federal tax return preparation. You can also call the IRS at **1-800-829-3676** and ask for the W-4, W-4P or W-4V to be sent as needed.

Hawaii state tax forms can be obtained at <http://www.tax.hawaii.gov/forms>. Information can be obtained at **1-800-222-3229**.

Sources: All websites listed above



NEW AT HICKAM EXCHANGE - C&C HONOLULU VEHICLE REGISTRATION OFFICE

The new City & County of Honolulu Vehicle Registration Office opened at the Hickam Exchange last April. A Joint Base Pearl Harbor-Hickam (JBPHH) Facebook article detailed services such as vehicle registration and renewals; title changes; and personalized license plates; and included the phone number **808-768-4063** for appointments.

As per <https://www8.honolulu.gov/csd/services-and-locations/> (our normal C&C Honolulu appointments website), services are only available by appointment with office hours Monday through Friday, 8:15am-12noon then 1pm-4pm. Payments must be made by cash or check only. Driver license services are not available.

Sources: JBPHH Facebook page posted in April, 2024, and <https://www8.honolulu.gov/csd/services-and-locations/>

SUICIDE PREVENTION & THE VETERANS CRISIS LINE

Be Aware. Listen

Suicide is a serious public health issue that affects individuals, families and communities across the nation. If you or someone you know needs help, you can **talk or access chat at 988**. You can **send a text message to 838255** to receive confidential support. You can also chat online by going to <https://www.veteranscrisisline.net/chat>. This is all available 24 hours a day, 7 days a week.

If you have trouble reaching the 988 call line, again please chat online by going to <https://www.veteranscrisisline.net/chat>

Sources: <https://www.mentalhealth.va.gov/get-help/>,
<https://www.veteranscrisisline.net/chat>, Air Force Afterburner

VA BURIAL BENEFITS

Did you know... that the VA will provide our veterans with the following burial benefits providing they are qualified:

- **Cemetery Head Stone or a Memorial Marker**
- **Internment Flag**
- **Plot Allowance**

Also, for those of us who are Military Retired veterans, we are privileged and honored to have a Military Honor Guard with 21 Gun Salute performed at our internment/inurnment, if such are available. Only Military Retired veterans are eligible for this distinguished Honors Detail.

All of these will be discussed and arranged by your local Mortuary/Funeral Representative for the surviving family. Remember, the deceased veteran's DD Form 214 (Certificate of Release or Discharge from Active Duty), is the most important document that is needed to show eligibility for and to receive any of these benefits, as well as claiming dependents Survival Benefits as eligible.

Go to <https://www.va.gov> to read more about burial benefits.

Submitted by Joe Thompson, MSgt, USAF-Ret,
RAO Volunteer



NEW TRICARE WEST REGION CONTRACTOR AND 2024 TRICARE & FEDERAL EMPLOYEES DENTAL AND VISION PROGRAM (FEDVIP) OPEN SEASON

Open season for all Tricare and FEDVIP programs start on Monday, November 11, 2024, which happens to be a holiday, and continues through Monday, December 9, 2024. A FOUR week period. Any changes will start on January 1, 2025.

With Tricare, your normal prerogatives of enrolling in or switching between PRIME or SELECT or between individual or family plans during open season doesn't change. If you are happy with your current insurance plan status, do nothing and all previous selections will be carried forward. But with the new contract administrator coming in, prudence dictates investigation into plan details and cost.

Only TRICARE PRIME or TRICARE SELECT plans are affected by the "Open Season." Because of the change in contract administrator in 2025, all subscribers are strongly encouraged to "bookmark" and frequently monitor the <https://tricare.mil> website and sign-up for periodic Tricare updates. Based on publicity from the Defense Health Agency (DHA) there should also be some plan changes that will supposedly increase certain coverage and subscriber satisfaction.

TriWest Healthcare Alliance Corporation (TriWest) will be the new contractor for the Tricare West Region starting January 1, 2025. All administrative and court challenges have been resolved. The actual transition started earlier this year and "TriWest" will then be processing all related claims and administrative actions.

By the time our 2024 Retiree Bulletin goes to print, DHA, "TriWest" and Health Net Federal Services (the outgoing contractor) should have already notified all affected plan subscribers of the change. During this FOUR WEEK open season "TriWest" will also be providing 2025 plan details to all. Along with this, "TriWest's" new website will be available with customer service contact data and information on the 2025 Prime and Select plans they will be administering.

As of this writing, new contact information from "TriWest" has not yet been made available. Again, if you haven't already done so, everyone eligible for Tricare plans are strongly encouraged to "bookmark" and frequently monitor the Tricare website and signup for periodic Tricare updates.

If you have TRICARE RETIRED RESERVE, TRICARE RESERVE SELECT, or TRICARE YOUNG ADULT, open season doesn't apply and you can change enrollment at any time. But enrollees must remember: "TriWest" will be your new plan administrator. Please check the developing websites for details and costs.

TRICARE-FOR-LIFE (TFL)

This change doesn't affect anyone on TRICARE-FOR-LIFE (TFL). Wisconsin Physicians Service (WPS) administers all TFL claims and administrative actions (check the Phone Referral page for contact data).

FEDVIP PROGRAMS

FEDVIP programs can be reviewed at <https://www.opm.gov/fedvip>. Your normal prerogatives during open season of enrolling in or switching between providers or between individual and family plans or "high" and "standard" options if offered doesn't change. And if you are happy with your current plan status, do nothing and all previous selections will be carried forward. FEDVIP provides a choice of dental and vision coverage plans and provider networks. To enroll in FEDVIP Vision you must be enrolled in a TRICARE health plan. Check <https://www.benefeds.com> and **1-877-888-FEDS (1-877-888-3337)** for greater information.

Sources: <https://www.tricare.mil>, <https://tricare-west.com>, www.opm.gov/fedvip, www.benefeds.com, https://www.tricare.mil/FAQs/Tricare-Contracts-Transition/TS_Who, <https://health.mil/Military-Health-Topics/Access-Cost-Quality-and-Safety/Tricare-Health-Plan>, Air Force Afterburner



RESERVE RETIRED (GRAY AREA) PAY REQUESTS & DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS) GRAY AREA ACCOUNTS

GRAY AREA reserve retirees (which includes National Guard Gray Area retirees) have transferred to the Reserve Retired “WITHOUT Pay” sometime after receiving their 20-year satisfactory service letters. Personnel in this category must request “WITH Pay” orders from their reserve personnel centers when approaching age 60 or as adjusted earlier due to certain RECALLED service. Regardless of service, applications for pay can’t begin processing until 12 months prior to entitlement. And regardless of any early pay eligibility, Tricare Prime or Select eligibility only starts at age 60.

Retired reservists can access Defense Finance and Accounting Service (DFAS) and create a Gray Area account which will greatly help when eventually establishing their actual pay accounts. Go to <https://www.dfas.mil> for details. And DFAS provides important information on applying for retired pay at <https://www.dfas.mil/RetiredMilitary/plan/gray-area-retirees/> with links to sites providing individual service application requirements.

Upon application, the respective services’ reserve personnel centers will eventually issue/publish retirement orders authorizing DFAS to establish pay accounts and allowing the new “retiree with pay” families to get new ID cards and apply for Tricare & FEDVIP as desired.

One final reminder on something we noticed in an Army Echoes article: if for whatever reason a Gray Area person neglects/forgets to submit their retired pay application on time, there is a six-year statute of limitations for retired back pay. So, you actually have 6 years to procrastinate. Good luck.

AGAIN, A SHORT REMINDER ABOUT THE MEDICARE PART B PENALTY FOR LATE SIGN-UP

It is essential that you sign-up for Medicare Part B no later than your age of 65 related eligibility window. Again, this window is three months before your birth eligibility month to three months after. If you miss this window, you may be charged a monthly penalty for the life of your enrollment.

You may be able to delay enrolling in Medicare Part B and avoid the penalty due to your continued enrollment in Other Health Insurance (OHI) such as employer sponsored health coverage. When you lose your OHI coverage, you have a window

NAVY PERSONNEL CENTER (NPC), MILLINGTON, TN

FOR INFORMATION REGARDING NAVY RESERVE RETIREMENT

- Call PERS-912 – MyNavy Career Center: **1-833-330-6622**
- Questions can also be emailed to: askmnc@navy.mil
- NPC web page can be accessed at:
<https://www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/reserve-retirements>

PERS-912 is tasked with sending the necessary application for retired pay package to retired reservists no later than four months prior to their pay eligibility date. RAO suggests calling the career center or emailing at least six months prior to your eligibility date to verify your correct name and address thereby ensuring you get your package on time.

After you have submitted your pay application package, you should receive an automated email notification from the MyNavy Career Center when the documents are entered into the PERS-9 database. If there is a change of address or any other information on the submitted forms prior to pay eligibility date, contact MyNavy Career Center immediately to report it. If you haven’t received your authorization for pay orders four months after submission without other explanatory correspondence, contact MyNavy Career Center.

Source: <https://www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/reserve-retirements>

AIR FORCE/SPACE FORCE RETIREE SERVICES, ARPC/DPPFF, JBSA-RANDOLPH, TX

For Guard and reserve Gray Area personnel, applying for retirement pay begins by submitting an application to HQ ARPC/DPTTR through myFSS (<https://myfss.us.af.mil>). The website directions (current as of June 17, 2024) specify seven steps beginning with logging into myFSS and then what to click thereafter. You can also find myFSS first time log-in instructions, how to fill out the required DD Form 2656 with PowerPoint instructions, submitting trouble tickets if needed, retirement information referral, processing times (up to 10 months-recommend you apply at the one-year point before eligibility), and help contacts. Really need help? Contact the Total Force Service Center at 800-525-0102.

Source: <https://www.arpc.afrc.af.mil/retirement/>

of opportunity to sign-up for Part B without penalty. If you miss this additional window, you may be charged a monthly penalty for the life of your enrollment. Always remember, without Part B coverage, you do not have Tricare-For-Life (TFL) coverage. Go to the referenced sources below for details.

In 2024 there was a widely distributed item in the “blogosphere” bemoaning this penalty by some caught up in it. This provision in law is not something new. It has been with us for many, many years. We identify it in our Retiree Bulletin every year. Please make sure you sign up in your window or verify with both your OHI carrier and Medicare that you can delay your Part B enrollment without penalty. Go to <https://www.medicare.gov> and <https://www.tricare.mil> for details. And there are many, many details. Too many for this article and Retiree Bulletin to cover.

Sources: <https://www.medicare.gov>, <https://www.ssa.gov/medicare>, <https://www.ssa.gov/benefits/Medicare/>, <https://www.tricare.mil> and Tricare periodic email information sheets

ID CARD APPOINTMENTS ONLINE, SITE LOCATOR & NEW “NEXT GENERATION” ID CARDS

All ID card issuing facilities on Oahu, Kauai and Hilo want you to use the Defense Manpower Data Center’s (DMDC) ID Card Office Online-RAPIDS appointment scheduler to make appointments for issuance of all military ID cards (active, reserve, retired, dependent, surviving spouse, annuitant). The website is <https://idco.dmdc.osd.mil/idco>. For site appointment scheduling and information, search Honolulu, Hilo or Kauai specifically. Maui (Kahului) never seems to be listed.

Don't forget. To replace a soon-to-expire uniformed service ID card at any site, you need a second unexpired ID such as a driver license. To replace a missing or expired card, you will need two forms of unexpired identification – at least one with a photo.



NEIGHBOR ISLAND CARD SITES

**ID CARD – RAPIDS appointment scheduler information as of 5/09/24.*

KAUAI – PMRF Barking Sands, Kekaha, Kauai, Bldg. 275, CAC Office (Navy)

APPOINTMENT REQUIRED. Open Tuesdays, Wednesdays and Thursdays only, 0830-1130, call **808-335-4493** for information.*

HILO – AG HQ, 1304 Kekuanaoa Street, Bldg 643A, Room L103, Hilo (Army NG)

APPOINTMENT REQUIRED. Open Monday thru Friday, 0730-1530 with lunch break 1130-1230. Office phone **808-844-6616** in RAPIDS for information but RAPIDS also lists **808-844-6607** and **808-844-6649**.*

Difficulty in establishing a phone contact May 2024. But in 2023 there was only one clerk so you may have to leave a message or call back if you need more information.

MAUI – AG ANG, 75 Kuleana Street, Kahului, Maui (Air NG)

NOT IN ID CARD – RAPIDS appointment scheduler. APPOINTMENT REQUIRED. Open Tuesdays only, call **808-789-0637** for scheduling and information.*

NEW “NEXT GENERATION” ID CARDS

Regardless of expiration date or lack therein on your old “legacy” cards (you know, the old Blue, Tan or Red ones), everyone should get the new “Next Generation” Uniformed Services ID cards (USID). Although DoD hasn't yet promulgated a firm end date for the old cards, various online sources have indicated that software support for them will end by 30 September 2026. (Yea, I know: two “ends.” Really ends that one.) That date is approaching more rapidly than you think. After that, your card will be rejected at the commissary. Sorry but no sale.

THE NAVY MOANALUA SERVICE CENTER

The Navy Uniformed Services ID card center on Bougainville Drive is open for business and can service walk-ins. Visit the ID Card RAPIDS appointment website for general requirements and an appointment if desired. And if you want to just “walk-in,” which can be a problem first thing in the morning, we suggest you call **808-471-2405** the day you want to visit to check the crowd. Mornings, particularly Mondays, can be very crowded with active duty people.

Sources: <https://idco.dmdc.osd.mil/idco> website, www.cac.mil, and several other relevant sites – info as of noted dates

GOING OVERSEAS WITH TRICARE-FOR-LIFE (TFL)

Do you have Tricare-For-Life? As you know Medicare is first payer for services in the U.S. and U.S. territories, then Other Health Insurance (OHI) if you have such, then Tricare-For-Life. Are you moving, or planning to travel overseas? Medicare doesn't provide coverage overseas. If you have OHI, does it provide any overseas coverage? And where? Tricare will provide coverage overseas but do you know how it works? It works differently and knowing your options for getting medical care and filing claims will help you avoid unexpected costs.

Review <https://www.tricare-overseas.com/beneficiaries/resources/provider-search> or International SOS at <https://www.tricare-overseas.com/contact-us> in the area you are traveling for assistance. There are many details there covering the catastrophic cap, deductibles and cost-shares that will apply. The Wisconsin Physicians Service (WHS) website (the TFL administrator) is <https://www.tricare4u.com/>. Research filling prescriptions at <https://www.tricare.mil/coveredservices/pharmacy.fillprescriptions>.

Before you travel, do your due diligence and investigate your health coverage and what to do in emergencies.

Sources: <https://newsroom.tricare.mil/desktopmodules/articles/print> & listed websites



FUNERAL ARRANGEMENTS & THE FTC “FUNERAL RULE”

Making funeral arrangements at the emotional time of a loved one's death is fraught. Unscrupulous companies have been known to take advantage of families who are grieving. The Federal Trade Commission (FTC) Funeral Rule allows you to select only those goods and services you want, compare prices among funeral homes, and select the funeral home you want, whether you are making arrangements when a death occurs or in advance.

THE FEDERAL RULE GIVES YOU THE RIGHT TO:

- **Buy separate goods (such as caskets) and services (embalming or memorial service). You don't have to accept a package that may include unwanted items.**
- **Get pricing information over the phone.**
- **Get a General Price List (GPL) listing the cost of all the items and services offered.**
- **Provide a casket or urn you buy elsewhere and the funeral home can't deny you its use nor charge a fee.**
- **Use alternative containers for cremation made of unfinished wood, pressed wood, fiberboard or cardboard.**
- **Make arrangements without embalming.**
- **Receive a written statement detailing the cost of each good bought & service selected.**

The Funeral Rule puts you in charge of making funeral arrangements, not the mortuary/funeral home. And remember, it is essential that you make arrangements in advance – reread the first two sentences of the first paragraph above.

Source: <https://consumer.ftc.gov/articles/ftc-funeral-rule>,
Written by George Mead, CAPT, SC, USN-Ret, RAO



SCAMS COST US OVER \$10 BILLION IN 2023, UP 14%

Stories abound of people like you and me taken in by scam artists. By phone text messages and emails (number one method in 2023) thieves trick us into parting with our hard-earned money. If you have received a call from “Social Security,” the “IRS,” Amazon or even what sounds exactly like your own grandson asking you to help clear up accounts or pay penalties by sending money, you have been exposed to a scam. Or they will take your money in online shopping through fake sites, lottery and other prize scams, or fake business opportunities. Romance scams alone cost us over one billion dollars in the last five years. Fake lovers will convince men or women to send them money over several months or even years.

Another lucrative scam targets the military who are targeted more than civilians. Criminals will pretend to be from government institutions such as Veterans Affairs (VA) and ask for personal information to update records. Or companies will offer “free” help, advice, equipment, financial advisors, retirement or credit counseling, or quick cash opportunities which turn out to be a fraud. Useful resources for more information and help are the AARP Veterans Fraud Center: **877-908-3360**, or Veterans Affairs at <https://www.va.gov>.

What can we do to guard against scammers? Check the source carefully. Scam artists often use email addresses, logos, street addresses that are fake or maybe off from the official one by one letter or one word. Look for errors in grammar or spelling as criminals may be unfamiliar with English or too rushed to proofread. Yes, the source of these scams is often foreign. Do not call any given phone numbers. Look them up elsewhere and call to confirm the message you have received. Do not click on any links from a suspicious source. Do not scan any QR codes without checking legitimacy. Be careful if the sender pressures you to take immediate action. If you are rushed, you can't be careful. Most of all, if it seems too good to be true, it probably isn't.

Even if we take precautions, we still can be scammed. What should we do if we have fallen for one of these ploys? File a police report making sure it contains all the details you can remember. If you paid a scammer, contact the company through which you made payment. Tell them the transaction was fraudulent and ask them to return your money. If you mailed the payment, you might ask the U.S. Postal Service (USPS) to try to intercept the mail. Not everyone will be able to get your money back, but you should try. If you gave personal information to the scammer including your Social Security number, go to <https://www.IdentityTheft.gov> to see what steps to take. Also create new strong passwords on any account with the password used. It is important to report any incidents so we can take steps to mitigate the problems. Two government institutions fighting fraud are the Federal Trade Commission (FTC) at <https://www.ReportFraud.ftc.gov> and Hawaii State at www.SMPHawaii.org. You could also sign-up for their newsletters and alerts to keep up-to-date on fraud.

Also, find scam and fraud alerts at <https://consumer.ftc.gov/consumer-alerts>. And additional sources include again the FTC at <https://www.ftc.gov/news-events/data-visualizations/explore-data>, Dept of Justice at <https://ovc.ojp.gov/program/stop-elder-fraud>, Internal Revenue at <https://www.irs.gov/newsroom/tax-scamsconsumer-alerts> and finally, another FTC site: <https://www.consumer.ftc.gov/articles/how-avoid-scam>.

Written by Belinda Chung, CAPT, USNR-Ret, RAO Volunteer



HANG ON TO THOSE TOES & LEGS

Ever notice people in wheelchairs who have lost a leg? Or legs? The vast majority of these people have wound up in this situation because of uncontrolled Type 2 Diabetes. They don't wake up one day and think to themselves that there is something wrong with their leg and it needs to be removed. They wake up one morning and realize the tips of their toes are numb or hurt. Over time the pain and numbness spreads over the top of their foot. Then the bottom of their foot, and then up their leg. These symptoms may be accompanied by redness, calluses, open sores and fungal toenails (don't forget the pain!) (not fun!).

Besides Type 2 Diabetes there are many other causes of numbness of the feet and legs (also known as Peripheral Neuropathy) such as Vitamin B1, B6 or B12 deficiencies or malabsorption, alcoholism, autoimmune conditions such as Lupus and rheumatoid arthritis, nerve compression, injury, chemotherapy, inherited conditions, hormonal imbalance, infections and certain medications. Not all causes of Peripheral Neuropathy have been identified yet. So far there are over 100 known. If you find yourself having these not quite lovely symptoms, you may have to see multiple doctors before you get an answer as to why.

It is not unusual to lose a toe first, followed by your leg. A toe loss is associated with a decreased balance ability. A leg loss is a disaster. It limits your mobility, costs a ton of money in medical treatment and equipment costs and requires you to count on others for daily activities. Most of this is preventable.

As soon as you notice any problems - anything strange - with your feet, let your primary care provider or podiatrist know immediately.

Feel free to spread the word to your friends. Let's all keep our toes and legs.

1.

Make sure your blood sugar is under control.



2.

Look at your feet on a daily basis, especially the bottoms. If you can't do this, have someone do it for you. Document what is noticed by taking pictures, top and bottom (love those smart phones), which will help your doctor know any progression.



3.

When outdoors wear supportive protective shoes (not slippers - your toes, remember?). Even indoors protect your toes. Stubbing a toe or foot can lead to a disaster.



Contributed by Jo Ellen Reynolds, CDR, NC, USNR-Ret, Certified Nurse Midwife, RAO Volunteer



Connecting You to Community Services



The Eldercare Locator is a public service of the U.S. Administration on Aging connecting people to services for older adults and their families. This locator at www.eldercare.acl.gov/public/index.aspx allows people to search for a variety of topics using ZIP codes to find services near to them, or people can call **800-677-1116**.

WHEN ACCEPTING A VA SUPPLIED URN OR MEMORIAL PLAQUE MAY NOT BE A GOOD IDEA



Here's an important thing for a surviving family to be aware of if considering temporary placement of a veteran's remains in a private cemetery. Accepting a VA supplied memorial plaque and/or urn may terminate the deceased veteran's right to be eventually placed in a VA operated national veterans cemetery when space becomes available if that was the deceased veteran's ultimate desire.

If such final relocation to a national cemetery is the ultimate intention, make sure you and your funeral director discuss this potential challenge before such items are accepted.

Go to <https://www.va.gov> to read more about burial benefits.

Source: This is based on recent VA weekly email newsletters at time of article preparation discussing such situations.

DEPT OF VETERANS AFFAIRS (VA) DEPENDENCY AND INDEMNITY COMPENSATION (DIC) FOR SURVIVING DEPENDENTS AND PARENTS



If you're the surviving spouse, child or parent of a service member who died in the line of duty, or the survivor of a veteran who died from a service related injury or illness, you may be able to get a tax-free monetary benefit called DIC (Dependency and Indemnity Compensation). There are many, many details and requirements for eligibility for such VA compensation, too much for this Bulletin.

If your service member passed away from what appeared to be service connected injury or illness such as something already rated as totally disabling and he or she was receiving disability compensation for the rating, go to <https://www.va.gov/disability/dependency-indemnity-compensation/> for a basic primer in eligibility requirements and application procedures. The site has links to additional sites providing even more info. You can also contact the Veterans Benefits Administration at **800-827-1000** to set an appointment to speak with a VA rep at the Regional Office at Tripler campus or you can contact one of the Veterans Service Organizations (VSO) empowered to assist veterans and their families. Refer to the VSO article in this Bulletin.

Source: <https://www.va.gov/disability/dependency-indemnity-compensation/>



INFLUENZA, COVID VARIANTS, & RSV LIVE ON

Although the COVID pandemic is officially long over, variants are still around us and will continue to infect us as the various influenza virus strains still do.

The Centers for Disease Control and Prevention (CDC) recommends everyone over 6 months of age get vaccinated against influenza, COVID and RSV viruses. Some nasal sprays also available for the flu. RSV is a common respiratory virus that usually causes mild, cold-like symptoms. However, infants and older adults are more likely to develop a severe condition.

Always bear in mind that your health is yours to maintain. Consider masking when in large groups, get your vaccinations, eat a proper diet and ACTUAL exercise are helpful in preventing or lessening the nasty symptoms of all the annual flu varieties, the COVID variants, RSV, and the "COMMON COLD." Sound familiar?

Originally submitted in 2023 by George Mead, CAPT, SC, USN-Ret, RAO volunteer, revised in 2024 with Army Echoes information.

ALL SERVICES' RETIREE PUBLICATIONS

You will be delighted to know that all five websites will take the reader to a working site. BUT always remember—these websites can change without notice. Over the years they have been more volatile than phone numbers.



NAVY: **Shift Colors**

www.mynavyhr.navy.mil/support-services/culture-resilience/retired-activities/

In right side column click "Shift Colors (Navy)."



AIR FORCE: **Afterburner**

www.retirees.af.mil/library/afterburner/

Scroll down to the Afterburner editions available.



MARINE CORPS: **Semper Fidelis**

www.hqmc.marines.mil/agencies/manpower-reserve-affairs-mmsr-6/

Scroll down to newsletters identified by Volume (Vol), Number (No), and date.



COAST GUARD: **Long Blue Line**

<https://www.longblueline.org>

Current edition should appear.



ARMY: **Echoes**

<https://soldierforlife.army.mil/retirement/army-echoes>

This should take you directly to the Army Echoes newsletter site.

Source: RAO researched access to each service's retiree newsletter site - 8 May 2024

For Help or Information About Senior Services

Call the Senior Helpline
1-808-768-7700

The Area Agency on Aging of the City and County of Honolulu since 1973.

www.elderlyaffairs.com



SLIPS, FALLS, & US

Knowing how to fall may seem strange but learning that skill might save a trip to the ER and even save your life. According to the Hawaii State Department of Health, falls are the leading cause of traumatic brain injury and three-quarters of those who die or are hospitalized are kupuna, folks like you and me.

The EMS & Injury Prevention Branch of the Health Department has a list of certified classes of Tai Chi for Arthritis and Fall Prevention (TCAFP). Visit <https://health.hawaii.gov/injuryprevention/preventing-falls/tai-chi> for details.

Other organizations offering fall prevention classes include the YMCA, AARP, and Kupuna Aikido. Visit www.kupunaaikido.org for details.

Source: <https://health.hawaii.gov/injuryprevention/preventing-falls/tai-chi>, written by George Mead, CAPT, SC, USN-Ret, RAO

PHONE REFERRALS

Revised: 27-May-24

Agent Privilege Cards, JOINT BASE ONLY (Vehicle Pass Office-Nimitz Gate)	808-449-0865
Army Retired Services Office (Schofield)	808-655-1585/5384
Air Force Aid Society (Arlington, VA), www.portal.afas.org	1-703-972-2650
Air Force Casualty Assistance Services (CAS) (Hickam)	808-449-0310/0311
Air Force Funeral Honors Support (Hickam)	808-789-2046
Air Force Mortuary Affairs (Hickam)	808-449-8890
Air Force/Space Force – Military and Family Readiness (Hickam)	Listed on MFRC door 808-474-1999
Air Force Retiree Services, Total Force Service Center (JBSA–Randolph AFB), www.arpc.afrc.af.mil/retirement/	800-525-0102
Base Operator (Joint Base Pearl Harbor-Hickam)	808-449-7110
Cemetery–Hawaii State Veterans Cemetery, Email: hsvc@hawaii.gov	808-369-3575
Cemetery–National Memorial Cemetery of the Pacific (VA) (Punchbowl), www.cem.va.gov/cems/nchp/NMCP.asp	808-532-3720
Chaplains Office (Air Force–Hickam)	808-789-8111
Chaplains Office (Navy–Pearl Harbor)	808-473-3971
Coast Guard Retiree/Annuitant Services (including NOAA/PHS)	(New FAX: 1-785-339-3770) / 1-866-772-8724
DEERS Support Office, www.tricare.mil/deers	(TTY/TDD: 866-363-2883) (Alternate: 1-502-335-9980), 800-538-9552
DEERS Support Office FAX	800-336-4416
Defense Finance and Accounting Service (DFAS), www.dfas.mil	(Local Cust Serv: 317-212-0551) 800-321-1080
DFAS FAX	Annuity: 800-982-8459 Retired Pay: 800-469-6559
DFAS–myPay Customer Service, https://myPay.dfas.mil	888-332-7411
Express Scripts (Tricare Mail-Order Pharmacy), www.express-scripts.com/tricare/ ; www.tricare.mil/pharmacy	877-363-1303
FEDVIP (Federal Employees Dental and Vision Insurance Program), www.benefeds.com	877-888-3337
Identification Cards (ID)/DEERS (Hickam Military Personnel Flight)	808-449-8624
Identification Cards (ID)/DEERS (Navy Moanalua Service Center)	808-471-2405
Legal Assistance Office (Navy) (Region Legal Assistance Office NW Det Hawaii)	808-859-1485
Marine Corps Retired Activities Coordinator (MCB Kaneohe Bay)	808-257-7796
Medicare, www.medicare.gov	800-633-4227
National Archives & Records Administration Center (NARA), www.archives.gov	866-272-6272 or 1-314-801-0800
Navy-Marine Corps Mortuary Affairs Office & Burial at Sea Info (Millington, TN)	866-787-0081
Navy-Marine Corps Relief Society (Pearl Harbor)	808-473-0282
Navy Funeral Honors Support & CACO (Pearl Harbor)	808-722-5901
Navy Personnel Command (NPC) – myNavy Career Center (Millington, TN)	833-330-6622
www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/reserve-retirements/	
Oahu Veterans Center (Foster Village) (Venue/Meeting Hall Rental)	808-422-4000
Office of Personnel Management (OPM) (Report of Death)	888-767-6738 / Info: 1-724-794-8690
Retired Activities Office (RAO) – (Joint Base Pearl Harbor-Hickam), MFSCHawaii@navy.mil	(Leave a voice message) 808-474-0032
Report of Death (DFAS), www.dfas.mil	800-321-1080 (or Overseas call 1-216-522-5955, option #1)
Social Security Administration (SSA), www.socialsecurity.gov	800-772-1213
Tripler Army Medical Center (TAMC) (APPOINTMENTS)	808-433-2778
Tripler Tricare/Retiree Ombudsman	808-433-7074
Tricare–Health Net Federal Services–Tricare West Region, www.tricare-west.com	(until 31 Dec. 24) 844-866-9378
<i>(TriWest Healthcare Alliance Corporation (TriWest) is the new Tricare West Region contractor effective 1 Jan 2025-Contacts yet to be established)</i>	
Tricare for Life (TFL)-Wisconsin Physicians Service, www.tricare4u.com	866-773-0404
VA–Vet Centers (Counseling, outreach, and referral services) 24/7 line	1-877-WAR-VETS (1-877-927-8387)
West Oahu Vet Center (Kapolei)	808-674-2414
Honolulu Vet Center (Honolulu)	808-973-8387
VA-Veterans Benefits Administration (VBA), www.va.gov	800-827-1000
VA-Veterans Health Administration (VHA), www.va.gov	808-433-0600
VA-Pacific Islands Health Care System-Tripler Campus (APPOINTMENTS)	800-214-1306
VA-Veterans Group Life Insurance (VGLI-OSGLI)	(FAX: 800-236-6142), Info: 800-419-1473
www.ssologin.prudential.com , www.va.gov/like-insurance/options-eligibility/vgli/	
VA-Veterans Insurance Services (VALife, S-DVI, VMLI, etc.)	800-669-8477
www.va.gov/life-insurance/ , www.benefits.va.gov/insurance/	
VA-MyVA411 (National number for questions about VA services)	844-698-2411
Hawaii State Office of Veterans Services (OVS), www.dod.hawaii.gov/ovs/	808-433-0420

Telephone numbers are subject to change without notice.

DEPARTMENT OF THE NAVY

MILITARY AND FAMILY SUPPORT CENTER
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HONOLULU, HI 96818

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The Military Retiree Bulletin is published annually by the Retired Activities Office, Military and Family Support Center, Commander Navy Region Hawaii, as a service to Navy, Air Force, Marine, and Coast Guard retirees and their families residing in the State of Hawaii. Articles appearing in this Bulletin do not necessarily reflect the views or opinions of the Department of the Navy or Commander Navy Region Hawaii. Information presented from various sources is subject to change without notice. Direct inquiries and comments to the Retired Activities Office, Military and Family Support Center, 4827 Bougainville Drive, Room 226, Honolulu, HI 96818.

Our In-Person annual seminar will be held on November 2, 2024, (our normal first Saturday of November) with resource table exhibitors open by 7:30 am for displaying their literature, handouts, and giveaways (you know – pens, post-its, magnets, etc.). Flu shots will be provided courtesy of Navy Health Clinic Hawaii (if they are available).

It will be held at the Military and Family Support Center (MFSC) building, 2nd floor. (You know, the Navy ID card office is on the 1st floor.) As usual the annual event is open to all Navy, Air Force, Army, Marine Corps, and Coast Guard retirees, their families, SBP annuitants, and surviving spouses.

Like last year, we are again using all the classrooms on the 2nd floor (and don't forget, there is an elevator for those who need it). In July, as this news magazine was in final edit, we were in the process of finalizing our growing list of agencies and organizations such as the commissaries, exchanges, MWR, Tricare, VA Benefits, VA Outreach Centers, Hawaii State Office of Veterans Affairs (OVS), Social Security, Information Ticketing and Travel (ITT), and many others who have previously supported our live events and will be rejoining us for our retired community to visit and talk story.

Just to make sure, we are located at 4827 Bougainville Drive across the street from the NEX Furniture Store and the Garden Shop and by the KFC. Park anywhere including the Moanalua Shopping Center by Ruby Tuesdays.



Photo By: Mass Communication Specialist Seaman Michael Lehman

2 0 2 4 ANNUAL MILITARY RETIREE SEMINAR

Saturday, Nov. 2, 2024 | Military & Family Support Center Bldg.

Resource Exhibitors: 07:30 – Noon | No Speakers This Year