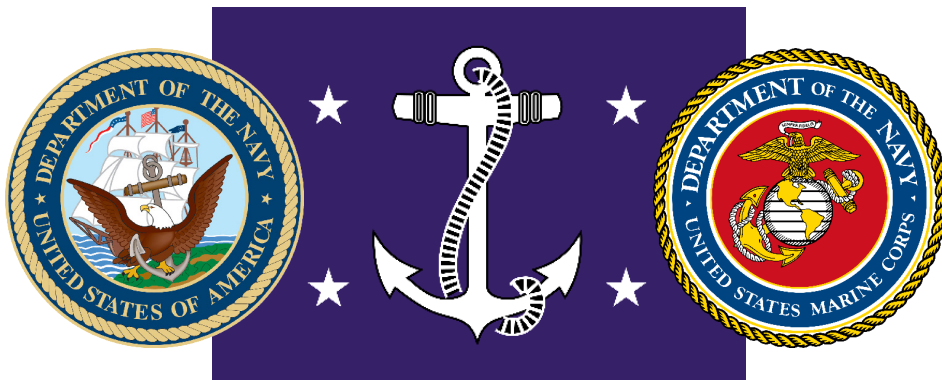


SECNAV answers council report



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

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

Issue Description: The report described the TDRL process as “protracted” and “complex” and that it “imposes a significant administrative burden and cost on the system and service member.” While applauding the recent statutory change reducing maximum tenure on the TDRL from five years to three years, the council identified several problems, namely:

“... service members not receiving notifications, personal health challenges interfering with the service member’s ability to comply with regulations, a cumbersome, outdated web-based tracking system at the Physical Evalu-

ation Board (PEB), lack of a single web-based system connecting Service Headquarters, BUMED, and the PEB, multiple stakeholders and operational lines resulting in bureaucratic delays and communication/coordination challenges, and inadequate staffing.”

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

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

See **SECNAV**, Page 4

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

**Naval Personnel Command
Public Affairs Office**

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

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

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

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

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

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

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

askmncc@navy.mil.

Inside this issue:

- 3 Navy Retiree Seminar & Appreciation Days
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- 6 Retiree Dental Program ending in December. Survey: Top reasons for unexpected dental visit.
- 7 VA policy protects vet homeowners from predatory practices. VA implements new fiduciary regs, names acting deputy secretary.
- 8-11: Reunited, finally and forever: Inseparable twins together again.
- 12 Study examines impacts of noise, chemical exposure on hearing.
- 13 On Capitol Hill
- 14-15 Reunions
- 16 Retired Activities Office Phone Listing
- 17 Ready Reference Contact Information

NPC celebrates 20th anniversary

MILLINGTON, Tenn. – Sailors, civilians and contractor personnel from Navy Personnel Command (NPC) recognized the 20th Anniversary of its establishment during a ceremony Oct. 1.

“The primary mission of NPC is to man the fleet and support the Navy’s manpower needs by assigning the right Sailor in the right job at the right time,” said Read Adm. Jeff Hughes, Navy Personnel Command. “The organization has evolved to provide the full-spectrum of human resource programs and services throughout a Sailor’s career.”

The decision to create NPC was due to a 1993 Base Realignment and Closure
See **NPC**, Page 3



From the RAO:

Updated contact information for retirees

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

www.secnave.navy.mil/mra/CORB/pages/crsclb/uycs.aspx

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

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

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

4. Active Component Retirements: For all questions and issues about Active Component retirement information, including 30-year retirement certificates after retirement, go to Active Retirements at:

www.public.navy.mil/bupers-npc/career/retirement/Pages/default.aspx

For more information, visit the Retired Activities Office website at:

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

Shift Colors

**Deputy Chief of Naval Personnel;
Commander, Navy Personnel Cmdr:**
Rear Adm. Jeffrey W. Hughes

NPC Public Affairs Officer:
Cmdr. Karin Burzynski

Editor:
Gene H. Hughes

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

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

E-mail:
MILL_ShiftColors@navy.mil

NPC from Page 1

Commission recommendation that the Bureau of Naval Personnel move from Washington, D.C. to Naval Support Activity Mid-South in Millington, Tennessee. The relocation began in mid-1995 and culminated with the establishment of NPC on Oct. 1, 1998.

Navy Personnel Command plank owner Laurie Lee Gschwend, now a human resource specialist working in civilian pay, began working with NPC before the establishment as part of the relocation team, converting schoolhouses and classrooms into NPC buildings.

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

Since standing up in 1998, NPC has gone through many organizational and technological changes, and some external events have shaped the command including the relocation of the Navy Reserve Personnel Center to Millington after Hurricane Katrina in 2005, and a flood in 2010.

"The flood of 2010 was so devastating, but to see community of the Navy – civilian, contractors and all of the military – jumping in (to help). There were no questions asked; everyone got on a team and did what needed to be done. That was a very proud time to be a part of NPC," said Gschwend, who has served under 15 different admirals during her 20 years at NPC and after a 36-year Navy career will be retiring later this year. "Military and civilians come and go. We're one team. The faces change but the mission just keeps going."

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

FY19 NAVY RETIREE SEMINAR & APPRECIATION DAY EVENTS

Naval Station Great Lakes

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

Navy Operational Support Center (NOSC) Phoenix, Ariz.

Retired Appreciation Day
Saturday, Oct. 20, 2018 - 8 a.m.
Bldg. 300
POC: stellareyes@cox.net

Submarine Base New London, Conn.

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

Naval Air Station Pensacola, Fla.

Retired Appreciation Day
0900, Saturday, 20 Oct. 18
Station Theater, 824 Hancock Cir.
POC: james.bloxsom.ctr@navy.mil

Naval Amphibious Base/ Joint Expeditionary Base Little Creek, Va.

Retiree Appreciation Day
Friday, Nov. 2, 2018 - 8 a.m.
Rockwell Hall
POC: (757) 462-8663

Naval Base San Diego, Calif.

Retiree Seminar
0800, Saturday, 3 Nov. 18
Anchors Conference Center
POC: (619) 556-7412

Naval Base Rota, Spain

Retiree Appreciation Day
Saturday, 1 Nov. 1, 2018 - 7:30 a.m.
Naval Hospital ROTA
Email: brenuk@yahoo.com

Joint Base Pearl Harbor- Hickam, Hawaii

Retiree Appreciation Day

0730, Saturday, 3 Nov. 18
Hickam Officers' Club
POC: (808) 474-0032

Naval Air Station Jacksonville, Fla.

Retiree Seminar
Saturday, Apr. 13, 2019 - 8:30 a.m.
NAS Jacksonville Dewey's
POC: (904) 542-5745
Email:
JAXS_NAS_RAOJAX@navy.mil

Naval Base Kitsap/Naval Station Bremerton, Wash.

Retiree Appreciation Day
Saturday, May 11, 2019 - 9 a.m.
Jackson Park Community Center
90 Olding Road
POC: (360) 396-1768
Email: britt.feldman@navy.mil

NSA Mid-South Millington, Tenn.

Retiree Appreciation Day
Pat Thompson Center
5700 Attu Street
Saturday, Sept. 21, 2019 - 8 a.m.
POC: julia.powell@navy.mil

Air National Guard Base Selfridge, Mich.

Retiree Appreciation Day
Saturday, Sept. 21, 2019 - 8 a.m.
Dining Facility, Bldg. 164
43156 Wagner Street
POC: selfrao@yahoo.com

Naval Air Station Lemoore, Calif.

Retiree Appreciation Day
Saturday, Sept. 22, 2019 - 8 a.m.
MWR Movie Theater, Bldg. 822
Hancock Circle
POC: (559) 998-4524

Navy Operational Support Center (NOSC) Minneapolis, Minn.

Joint Retiree Appreciation Day
Saturday, Sept. 28, 2019 - 7:30 a.m.
Mystic Lake Main Ballroom
POC: metrojrads@gmail.com

by both the Navy and the Marine Corps.

The DON is aware of how the Army, Air Force and Navy programs are structurally different. This said, improvements have been made to the DON TDRL program. Specifically, BUMED transitioned the TDRL process to a secure and protected web-based IT platform, automating and improving the existing process. The PEB is making a conscious effort to resolve issues via the first physical exam; in the first quarter of fiscal year 2018, 98 percent of members were adjudicated on the first exam. Existing quality control inspections show that the PEB is compliant with existing statute and policy.

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

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

Council's Proposed Solution/Recommendation (3): Increase collaboration among Manpower Management Separation & Retirement (MMSR) and Reserve Personnel Management (PERS-95), the VA, and all military treatment facilities to conduct physical exams and share examination results in a timely manner in order to make fitness determinations. Encourage PERS-95 to obtain permissions and training for access to VA health records for service members on TDRL.

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

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

Secretariat Response: Concur. The Navy has transitioned to the Limited Duty (LIMDU) SMART IT platform that provides a common operating picture and tracking/management allowing for real-time visibility and accountability of the Navy and USMC TDRL population. The application leverages electronic workflows

which will improve coordination between service HQ, BUMED, and PEB. MMSR-4 received live demo/training in November 2017 and is coordinating the demo/training with PEB/PERS-95.

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

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

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

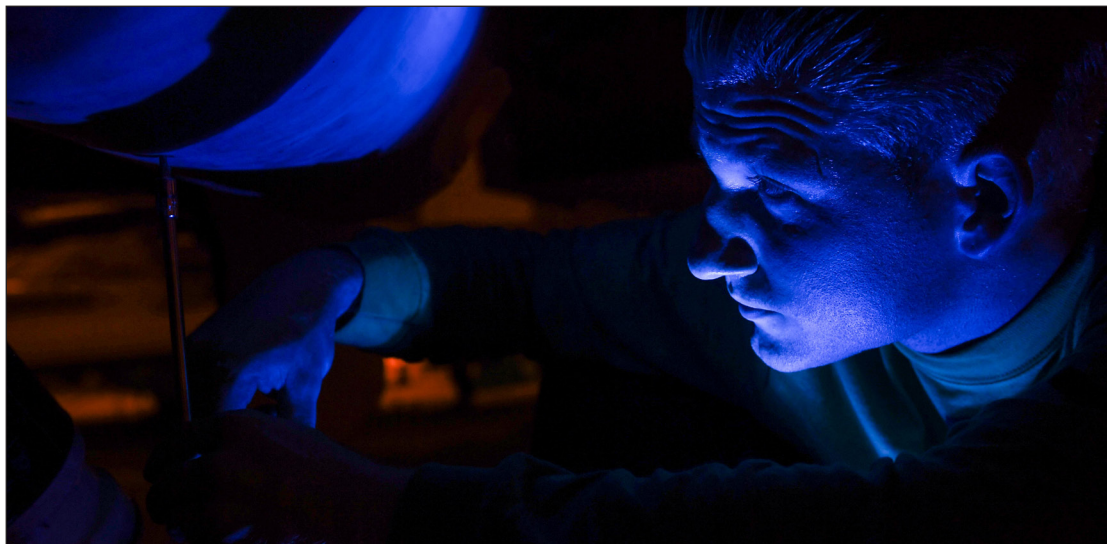
Secretariat Response: Navy's personnel distribution structure does not support the establishment of a TDRL-specific unit similar to Marine Corps' Wounded Warrior Regiment. Individuals are placed in a limited duty status, medical hold status, or processed to the TDRL or permanent disability retired list.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

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

Issue Description: In its report, the Council noted that there are approximately 107,577 Navy Reserve sailors and 102,676 Marines Reservists and that retention of those members "depends in large measure on knowing and understanding their accrued retirement benefits well before they retired ... that information is neither uniformly distributed nor proactively reinforced." The Council also noted that the Army has a Reserve retired pay calculator, but which is not accessible to members of the Navy and Marine Corps.

Council's Proposed Solution/Recommendation: In reference (b), the Council recommended that "OPNAV (NI 70) coordinate with OPNAV (N095) and Marine Corps MMSR to develop reserve-oriented retirement materials that delineate benefits Reservists and gray area retirees and their families can expect."

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



ATLANTIC OCEAN
(Aug. 30, 2018)
Aviation Electronics Technician 3rd Class Thomas Blazek, assigned to the Red Rippers of Strike Fighter Squadron (VFA) 11, conducts maintenance on aircraft in the hangar bay aboard the Nimitz-class aircraft carrier USS Harry S. Truman (CVN 75).

U.S. Navy photo by
MC3 Victoria Granado

Secretary of Defense is developing a comprehensive DoD-wide retirement calculator that will be available on a public-facing website and accessible by current members, gray-area retirees, and retirees. This calculator will provide the desired capability to project future retired pay at any point in a member's career based on variables such as length of service and final estimated rank while taking into account future COLA. This calculator is being developed by Defense Media Activity to mirror more advanced capabilities resident in the Blended Retirement System Comparison Calculator, deployed in 2017.

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

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

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

Secretariat Response: The existing T-GPS program is open and available to transitioning reserve members. The materials necessary to conduct a transition brief/course are also available online. Finally, local area transition coordinators are empow-

ered to request retirement briefings for reserve retirees and can tailor those programs to suit reserve members entering the gray area. We will continue to further explore.

Council's Proposed Solution/Recommendation (2): NPC continue to refine efforts to consolidate and, if necessary, develop online resources providing guidance for RC members applying for retirement pay, TRICARE, and other benefits. It would be useful to include webinar/video-based classes easily understandable to RC members who have been away from the service for a number of years.

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

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

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

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

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

In conclusion, Assistant Secretary of the Navy (Manpower and Reserve Affairs) Gregory J. Slavonic thanked the council and urged the members to "continue this important mission and bring to my attention those issues most pressing for retirees."

Retiree Dental Program ending in December

From TRICARE

On Dec. 31, 2018, the Defense Health Agency's TRICARE Retiree Dental Program (TRDP) will end.

However, retirees can enroll in dental coverage for next year under the Federal Employees Dental and Vision Insurance Program (FEDVIP). Retired uniformed service members and their families who were eligible for TRDP will be eligible for FEDVIP dental coverage, effective Jan. 1, 2019.

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

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

Vision coverage is available!

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

How to prepare: FEDVIP Eligibility

In general, retired uniformed service members and their families who were eligible for the TRICARE Retiree Dental Program (TRDP) are eligible for Federal Employees Dental and Vision Insurance Program (FEDVIP) dental coverage and, if enrolled



in a TRICARE health plan, FEDVIP vision coverage.

In addition, family members of active duty uniformed service members who are enrolled in a TRICARE health plan are eligible for FEDVIP vision coverage. Coverage is effective January 1, 2019, if you enroll during the Federal Benefits Open Season.

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

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

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

Remember, if you'd like dental and/or vision coverage next year, effective Jan. 1, 2019, you must enroll during the next Federal Benefits Open Season, which runs from Nov. 12 through Dec. 10, 2018 (EST)

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

In the event retirees do not have enough available funds or allotments to cover the cost, we'll default their payment method to a recurring electronic funds transfer (EFT), which we refer to as an automatic bank withdrawal (ABW).

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

Survey: Top reasons for adults' unexpected trip to dentist

From DELTA DENTAL

OAK BROOK, Ill. — According to a recent national survey from Delta Dental, many adults do not seek out proactive dental care and confess to visiting the dentist less often than they should. As a result, many suffer from oral health detriments.

The study reveals that more than half of Americans (57 percent) have made an unplanned visit to the dentist, with pain in mouth (33 percent) being cited as the leading cause.

According to the Adult's Oral Health & Well-Being Survey, a chipped or cracked tooth (26 percent) or a cavity (20 percent) also ranked as top reasons for Americans to suddenly find themselves in a dental chair. A lost crown or filling tied at 14 percent.

Capping off the key reasons is bleeding gums (8 percent).

The Delta Dental survey indicates that more than two in five (42 percent) Americans admit they typically visit a dentist less than once a year.

"A healthy smile is a valuable asset in everyday life but requires proper care, including to help prevent gum disease," said Joe Dill, DDS, MBA, Delta Dental Plans Association's vice president of dental science. "Making an appointment for a dental

exam is a positive step to safeguard the health of your smile."

Simple lifestyle tips for a healthy smile

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

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

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

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

VA issues policy to protect veteran homeowners from predatory lending practices

Department of Veterans Affairs

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

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

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

He added the act is another tool that will help veterans meet personal goals.

The act also provides for a specified interest rate decrease and for protections of loan-to-value ratios. A refinancing loan must meet the requirements specified in the act or VA will not guarantee the loan.

The VA has implemented a policy where lenders provide veteran borrow-

ers a comparison of their existing VA-backed home loan to the proposed one when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or break-even analysis, which helps veteran borrowers clearly understand costs of refinancing, monthly payment savings, and overall impact on their finances.

The VA-backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market. In fiscal year (FY) 2017, VA guaranteed more than 740,000 loans for a total of \$189 billion, an all-time record for the VA Home Loan Program.

Over the past three years, VA has guaranteed more than 2 million VA home loans for over \$500 billion.

The VA Home Loan Program's mission is to maximize veterans' and service members' opportunity to obtain, retain, and adapt homes by providing a fiscally responsible program. In addition, VA also helps severely disabled veterans live more independently by providing up to \$81,080 for home modifications.

For more information, go to:

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



VA names General Council Byrne as Acting Deputy Secretary

The U.S. Department of Veterans Affairs (VA) announced that its General Counsel, Jim Byrne, has been named Acting Deputy Secretary of Veterans Affairs effective Aug. 28.

Byrne has over 20 years of experience in the public sector, also including service as a deployed U.S. Marine Corps

infantry officer, and a U.S. Department of Justice (DOJ) international narcotics prosecutor.

Byrne is a distinguished graduate of the U.S. Naval Academy, where he received an engineering degree and ultimately held the top leadership position of brigade commander.

VA implements new fiduciary regulations

Rule update provides additional protections to vets and their families

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

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

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

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

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

Reunited, finally and forever

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

**By Gene H. Hughes,
Navy Personnel Command
Public Affairs Office**

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

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

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

The story of MaryAnn’s twin brothers, Henry and Ludwig “Louie” Pieper, rarely apart, began upon their induction — at the age of 17 — into the Navy in February of 1943.

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

But regulations weren’t going to stand in the way of the Pieper twins.

“My grandfather wrote a letter to the Navy requesting that the twins serve together,” Susan said. “They had strong feelings about serving together. They felt that since they came into this life together, they had the right to serve together and if it came to it, die together.”



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

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

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

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

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

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

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

"For my grandparents and my mother and her siblings, the hardest part of their death was that the twins were separated," Susan said. "One of the main reasons my grandparents had Louie buried at Normandy was the comfort in knowing that the twins were near each other. The thought to bring one son home without the other was too hard to imagine."

But the separation wouldn't last forever. In 2014, Vanessa Taylor, a high school sophomore from Ainsworth, Neb., wrote an article about the twins as a National History Day Institute project.

"As part of the institute (program) we were supposed to select a silent hero from our state who had died in World War II and was buried in the Normandy American Cemetery," she said. We were given the list of Nebraska soldiers buried there and I happened to notice there were



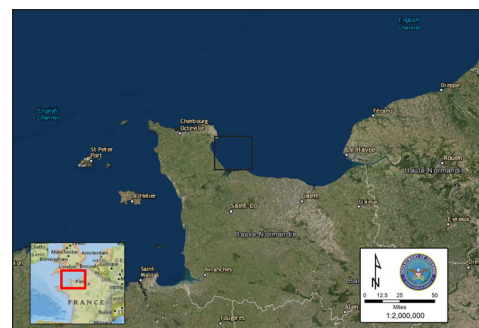
NORMANDY, France —Radioman 2nd Class Julius "Henry" Pieper's niece, Susan Lawrence, places her hand on Pieper's casket during his funeral service. Below, a DOD map showing the location where LST-523 was sunk

(U.S. Navy photos of burial/Mass Communication Specialist 2nd Class Alora R. Blossch)

two with the same last name — Pieper."

"I wondered if it was just a coincidence, but after looking into them a little further I noticed they had the same birthday and hometown. I realized they must be twins and thought it would be a good angle to use for the project."

Taylor's commitment to the twins included watching videos, a lot of reading and speaking over the phone with MaryAnn, the twins' only living sibling. "That was when I really began to feel connected to this story," Taylor said. "The twins became more than just a



research project – they really felt real, like I could have actually met them."

————— See **TWINS** Page 10

“My mother was so happy when Vanessa contacted her about doing an article on the twins, especially for it to be a young high school student from Nebraska — their home state — to want to acknowledge them,” Susan said. “My mother was overjoyed with Vanessa’s article ... to know that her brothers had not been forgotten brought my mother much happiness.”

Taylor also visited the Pieper’s home town and contacted Josh Fennell, a historian for the Department of Defense. It was during this interview that she was informed of the sets of remains recovered in the 1960s. He thought it was a distinct possibility that one of those sets of remains belonged to Henry.

In 2015, Taylor traveled to both the Normandy and Belgian cemeteries, where she delivered a eulogy honoring Louie and Henry at each location.

Through intensive testing and analysis of the recovered remains, the Defense POW/MIA Accounting Agency (DPAA) laboratory at Offutt Air Force Base, Omaha, Neb., positively identified some as those of Henry Pieper.

Once identification had been made, Lt. Cmdr. Christopher Norris of the Navy



Landing Ships Tank (LST) land invasion supplies on Omaha Beach, shortly after the D-Day assault. Prior to its sinking, LST 523 took part in these operations.

Casualty Office in Millington, Tenn., took up duties as liaison between the service and the family.

“Once the DPAA makes an identification they call us and we call the family to tell them their loved one has been identified, and to set up a visit,” he said. “We’ll present them the forensic evidence and take care of the disposition paperwork on where they want to take the remains.”

Susan said she was touched by the thoroughness of the Navy’s visit with MaryAnn, the remaining survivor of the six Pieper children.

“It was touching to know that the Navy

held such a high regard for the funeral service of someone who had been missing for more than 73 years,” she said.

“In the months ahead, I would come to know more of the extent to which such honor and respect is given to those who have fallen in the line of service!”

Knowing her parents would have wanted the twins to be buried next to each other, MaryAnn asked that Henry be buried next to his brother in Normandy. After several months of correspondence with DPAA and the American Battle Monuments Commission (ABMC), Louie’s casket was moved to a new gravesite in April 2018 so that Henry could be buried next to him.

Sadly, MaryAnn’s failing health meant she would not be able to attend the burial. But when she passed away on May 5, age 88, she knew her prayers had been answered

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

Following the Navy visit, the Navy’s Mortuary Affairs Office arranged for transportation of Henry’s remains from Omaha, Neb., to his final resting place in Normandy, with Norris acting as escort. The flight landed in Paris, where Henry was transferred to a hearse



The U.S. Naval Hospital Naples honor guard carries the remains of Radioman 2nd Class Julius “Henry” Pieper during his funeral service at Normandy American Cemetery. Insert, Musician 2nd Class Kristen Gale of the U.S. 6th Fleet Band plays “Taps”



Linda Pieper Sutor, a niece of the Pieper twins, places a bronze rosette by Henry's name on the Wall of the Missing at the Normandy American Cemetery, to signify he is no longer missing.

by a Marine Corps honor detail from the U.S. Embassy in Paris, and then driven to Normandy.

Casualty Office personnel worked until the last minute, finalizing the multiple details required to bring its mission to completion. Norris said the process was more challenging due to the burial taking place overseas and requiring additional paperwork. Then there was the matter of family travel arrangements.

According to Norris, the Navy pays for the Person Authorized to Direct Disposition (PADD), plus two additional blood-relation family members. For the Pieper family, ABMC provided matching funds to bring three additional family members to the burial ceremony.

"It was complicated, behind the scenes, but once we got over there, it went really smooth," he said. "The family took a tour of the cemetery and got to meet the granddaughter of the woman who owned the land in 1944, who now gives tours."

According to Susan, the tour emphasized where the twins had been on D-Day, as well as the location where

their ship hit the mine. She said the family was awestruck by the beauty and meticulous detail of the cemetery.

"Each building, each monument has a special meaning as to its placement and design, she said. "Over 9,000 graves; lives given and sacrificed for freedom. Each cross, each Star of David, made of Italian marble and as one reads the names on these headstones they are facing the monument of The Spirit of American Youth. There was no detail left undone."

The burial took place on June 19, 74 years to the day the twins, age 19, lost their lives. Attending were Susan and her brother, Dean, MaryAnn's oldest brother Fred's children Linda Pieper Sutor, Fred, Jr. and Louis. The Navy honored its own with Sailors who had traveled all the way from Naples, Italy, for the ceremony. An honor guard from the U.S. Naval Hospital carried Henry to his final resting place, a rifle detail rendered the traditional salute and a lone trumpeter of the U.S. 6th Fleet Band played "Taps." Words were spoken by a Navy Chaplain as well as Rear Adm. Shawn Duane, vice commander, U.S. 6th Fleet.

"It was an amazing experience," Norris said. "The really cool part of the story for me was that they were able to disinter Ludwig and move him to the end of the row to where he and Julius could be side by side. I told my wife that I've done almost 20 years of naval service, and coming into this job, now I feel like I'm serving."



The Pieper twins' niece, Susan Lawrence, stands with her brother, Dean, by the headstones marking the twins' final resting places in the Normandy American Cemetery.

Courtesy photo/
Susan Lawrence

Following the funeral, Linda Pieper Sutor placed a bronze rosette by Henry's name on the Wall of the Missing, indicating he is no longer missing.

"Overall, things went well," said ABMC Chief of External Affairs Tim Nosal, who acted as a liaison with Norris, the family and the media. "For me personally, this was the most significant event that I have worked over the course of my career. It really struck home with me and I'm proud to have been part of it."

The funeral was also attended by members of the media, both civilian and military. The tale of the twins' reunification struck a chord on a global scale, as the story was picked up by media outlets in Japan, China, India, the Middle East, Russia, France, Germany, South America, Australia, New Zealand and all across the United States.

"I am so grateful to have been a part of this project, knowing that this little bit of research I did may have played a part in bringing them together again," said Taylor, now a college student. "I know that being together is all they ever wanted, and for their family to be able to have closure in that is really special."

"As the chaplain and the admiral gave tribute to Henry, I wished that my mom and grandparents could have been there," Susan said. "But they already had the best seats looking down from Heaven! As I fought back tears of pride and for hope for future generations, I saw my uncle finally laid to rest next to his brother... the journey was complete."

Study examines impacts of noise, chemical exposure on hearing health

From HEALTH.MIL

Effects of solvents, fuels and fumes being investigated

Scientists are studying the possible long-term effects of exposure to high levels of noise and certain chemicals on the auditory functioning among active-duty service members and veterans.

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

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

A first-of-its-kind in the Department of Defense, the NOISE study is a collaboration between the Department of Veterans Affairs (VA), National Center for Rehabilitative Auditory Research (NCRAR) in Portland, Oregon, and the DoD Hearing Center of Excellence (HCE) at Joint Base San Antonio, Texas. Researchers are collecting data on service members during their active duty time and into their post-military lives.

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

In addition to undergoing comprehensive audiologic assessments for the study, participants fill out extensive



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

questionnaires about their medical history and military exposures. Participants are also completing an analysis called the Lifetime Exposure to Noise and Solvents Questionnaire (LENS-Q), which documents their military occupational, non-military occupational, and recreational exposures to both noise and chemicals.

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

Henry said researchers are in the early stages of looking at the data, and to

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

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

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



H.R. 2372: Veteran Act

H.R. 2372 codifies a Department of Treasury regulation that allows veterans who are eligible for, but do not elect to be covered by, certain Veterans Affairs health programs to qualify for current law premium assistance tax credits. In addition, the bill amends H.R. 1628, the American Health Care Act (AHCA) of 2017, to provide the same rule with respect to the new credit for the purchase of health insurance.

This bill would provide veterans the certainty that they will continue to have access to health care if they decide the VA isn't the best fit for their health care needs.

Timeline:

May 4, 2017 : Introduced

Bills and resolutions are referred to committees which debate the bill before possibly sending it on to the whole chamber.

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

Jun 2, 2017: Ordered Reported (Committee has voted to

issue a report to the full chamber recommending that the bill be considered further.)

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

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

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

Timeline:

May 23, 2018: Introduced

June 27, 2018: Considered by Health Committee.

July 12, 2018: Ordered Reported

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



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

U.S. Navy photo by
Mass Communication Specialist 3rd
Class Kristopher S.
Haley

REUNIONS



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

SHIP/STATION	Date	Phone	Email/Web
USS HOPEWELL (DD-681)	Oct. 1-5	(417) 779-3643	douggraybeal@aol.com
USS RANGER (CVA / CV-61)	Oct. 3-6	(480) 543.0980	khaegele@cox.net
USS VOGUE (DE / FF-1047) www.facebook/groups/ussvoge	Oct. 3-7	(501) 259-1369	ussvogegroup@gmail.com
USS JOULET (DLG/CC-29)	Oct. 3-7	(510) 523-6456	www.ussjouett.com
USS SHANGRI-LA (CV / CVA / CVS-38)	Oct. 3-8	(484) 894-5121	shangair@yahoo.com
USS THREADFIN (SS-410)	Oct. 4-7	(904) 646-3814	snrkolb@comcast.net
USS LYMAN K SWENSON (DD-729)	Oct. 4-7	(775) 530-4536	coordinator@dd729.com www.dd729.com
USS TIRU (SS-416)	Oct. 4-8	(770) 634-6295	2018reunion@usstiru.org
USS TAYLOR (DD / DDE-468)	Oct. 7-11	(804) 212-8911	oneillfalm@aol.com
USS IWO JIMA (LPH2 / LHD7)	Oct. 10-13	(757) 723-0317	yujack46709@gmail.com www.ussiwjimashipmates.cfns.net
USS SARATOGA (CV-3 / CVA/CV-60)	Oct. 10-13	(845) 729-8775	uss_saratoga@yahoo.com
USS CANBERRA (CA-70 / CAG-2)	Oct. 10-14	(740) 423-8976	usscanberra@gmail.com
USS FARRAGUT (TB-11/DD-348/DDG-37/DDG-99)	Oct. 11-14	(954) 790-5739	farragutshipsassociation@gmail.com www.farragutforever.org
USS REMORA (SS-487)	Oct. 12-14	(860) 501-6161	ussremora@yahoo.com
USS BEALE (DDE / DD-471)	Oct. 12-15	(321) 544-0950 (727) 868-4453	pbarry@hotmail.com boilerbum81@msn.com
USS LEARY (DD/DDR-879)	Oct. 14-19	(308) 530-1284	alshr@allphone.com
USS BASILONE (DDE/DD-824)	Oct. 15-19	(608) 844-0187	karl1310@yahoo.com
USS CLARION RIVER (LSMR 409) www.ussclarionriver.com	Oct. 17-21	(843) 714-9589	lsmr409@aol.com
Mine Division 113 (Vietnam)	Oct. 18-21	(501) 620-0593	don9329@hotmail.com
USS MCMORRIS (DE-1036)	Oct. 18-21	(219) 789-4326	greywarrior@hotmail.com



Patrol Squadron 45 (VP-45)	Oct. 24-28	(678)-650-7500	poohbearmit@aol.com www.vp45association.org
USS TAKELMA (ATF-113)	Oct. 28	(260) 499-0663	micsimmons@hotmail.com
USS WASP (CV 18/LHD 1)	Oct. 28-Nov. 1	(985) 664-7345	cas3665@yahoo.com www.usswaspassociation.org
VF-84 (F-8/F-4/F-14) All Aircrew, Maintainers, Admin (if you wore the nametag, you're invited!)	Oct. 31-Nov. 3	(850) 291-1161	VF84reunion2018@gmail.com

REUNIONS 2019

SHIP/STATION	Date	Phone	Email/Web
USS GRAYBACK (SSG/LPSS/SS 574)	May 7-9	(702) 810-8056	madimmick@cox.net www.ussgrayback574.com
USS COGSWELL DD-651 ASSOCIATION	June 3-5	(760) 889-2216	secretary@usscogswell.com
USS SAM RAYBURN (SSBN 635)	Sept. 26-29	(207) 651-5875	ssbn635aganger@gmail.com www.ssbn635.org



MEDITERRANEAN SEA (Sept. 4, 2018) The Arleigh Burke-class guided-missile destroyer USS Carney (DDG 64) transits the Mediterranean Sea Sept. 4, 2018. Carney, forward-deployed to Rota, Spain, is on its fifth patrol in the U.S. 6th Fleet area of operations.

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

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 Veterans 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.navy-nex.com/uniform

Navy Worldwide Locator: (866) U-ASK-NPC (866-827-5672);

www.npc.navy.mil/organization/npc/csc/Pages/NavyLocatorService.aspx

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

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

Servicemembers Group Insurance (SGLI): (800) 419-1473;

www.insurance.va.gov

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

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

Pay/SBP Questions: www.dfas.mil

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

Retiree:

Defense Finance and Accounting Service

U.S. Military Retirement Pay

P.O. Box 7130

London KY 40742-7130

(800) 321-1080, (216) 522-5955

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

P.O. Box 7131

London KY 40742-7131

(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 zip's 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 zip's 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 zip's 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 Semper Fidelis: www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis



ANNAPOLIS, Md. (Sept. 2, 2018) Navy pallbearers place the casket of the late Sen. John McCain onto a horse-drawn caisson after his funeral service at the United States Naval Academy Chapel. John Sidney McCain, III graduated from the United States Naval Academy in 1958. He was a pilot in the United States Navy from 1958 until 1981. From 1967 to 1973 he was a prisoner of war in Vietnam. He received numerous awards, including the Silver Star, Legion of Merit, Purple Heart, and Distinguished Flying Cross.

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