

MNCC provides peace of mind

Call Center fulfills Navy retiree's wish for Arlington burial

By Gene H. Hughes,
Navy Personnel Command Public Affairs

MILLINGTON, Tenn. – MyNavy Career Center's Human Resources Service Center is known for treating every customer as the most important person in the world.

To the family of retired Chief Machinist's Mate Reynaldo Bernardo, that sense of duty allowed them to fulfill one of their loved one's final wishes — to be buried in America's most hallowed military cemetery.

Bernardo, 73, who died in February, served 22 years in the Navy as a machinist's mate specializing in cryogenics technology. Born on Oct. 25, 1949, in Manila City, Philippines, he graduated from San Sebastián High School in 1966, and went on to earn a bachelor's degree in accounting from the University of the East Philippines in 1970. He enlisted in August 1973.

His duty stations included Naval Air Station Cubi Point, Philippine Islands; USS Enterprise (CVN 65); USS Dubuque (LPD 8); USS Coral Sea (CV 43); and Naval Air Station Sigonella, Sicily. Along the way, in 1977, he married and fathered four children. Bernardo retired as a chief machinist's mate in 1995.

Afterward, Bernardo began the next chapter of his life, working for the United States Postal Service. After 27 years with USPS, he retired and spent his time fishing, gardening, tackling do-it-yourself renovation projects at his Maryland home, and cheering for the then-Washington Redskins (now Commanders).

When he died, his family wanted to honor his wish to be buried at Arlington National Cemetery. According to Bernardo's son, Jonathan, the funeral home began the process for burial, including submitting their father's DD-214 to verify his eligibility for interment.

That's when the problems began.

According to Jonathan, cemetery officials said their father's discharge paperwork "was not sufficient to verify eligibility for burial." They did not explain what



Then-Machinist's Mate 1st Class Reynaldo Bernardo proudly displays his honorable discharge and certificate of reenlistment. The family of the recently deceased MMC turned to MNCC to fulfill his wish to be buried in Arlington National Cemetery.

additional was required to get this verification.

"It was my father's final DD-214, so it perplexed me why it wasn't enough to verify eligibility," Jonathan said. "I made many failed attempts to contact [cemetery officials] to inquire what form they needed to verify eligibility, and another couple of weeks passed

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PACIFIC OCEAN (Aug. 23, 2023)
Aviation Ordnanceman Airman
Rodney Cash, left, and Aviation
Ordnanceman Airman Vincent
Monotti, clean the underside
housing on an F/A-18F Super
Hornet aboard the aircraft
carrier USS Nimitz (CVN 68).

Photo by Mass Communication
Specialist Seaman Tomas Valdes

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by with no word."

Jonathan eventually contacted the National Personnel Records Center in St. Louis to request additional documentation. He resubmitted the paperwork only to have it rejected once more.

"This time however, they tell us that because it says 'Transfer to Fleet Reserve' at the bottom, instead of 'Retirement,' they couldn't accept it," he said. "Not knowing what to do next, I searched various internet military records sites, in the hopes that one might know how to help me."

One site informed Jonathan that once his father had reached 30 years from his initial enlistment date, he would transition from Fleet Reserve to fully retired status and receive a congratulatory certificate by mail. Thinking this might be the document needed to verify eligibility, he asked his mother to go through all his father's files. Unfortunately, she could not find the certificate.

Running out of hope, Jonathan contacted the Human Resources Service Center, MNCC's call center, where Collin Dulaney, a call center agent, took his call. Jonathan explained the story and difficulties he'd faced.

"There was a misunderstanding because the DD-214 that was submitted only showed 17 years and nine months of service, not the

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Shift Colors

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necessary 20,” said Dulaney. “Additionally, the narrative reason of discharge and type of separation on the DD-214 was confusing to the cemetery staff.”

However, the narrative reason of discharge showed the service member had completed at least 20 years of service.

“As a retired service member, I realized the discrepancy immediately – due to the fact that my own DD-214 states the exact same thing,” Dulaney said. “I also knew that there was a solution to the problem and began working on it.”

“It seemed he took a personal interest in my father’s situation because he didn’t want his loved ones to be faced with the same problems when his time comes,”

Jonathan said.

Once Dulaney received Bernardo’s service record, he arranged to have a statement of service produced for cemetery officials on Jonathan’s behalf. The process, from the first call until resolution, took about five days, Dulaney said.

On June 20, Chief Petty Officer Reynaldo Bernardo, U.S. Navy (Ret.), was laid to rest in Arlington National Cemetery, just as he desired. Call center agents like Dulaney made it happen, according to the family.

“I don’t know what exactly Mr. Dulaney and his team did, but within a week of working with him, not only was my father’s eligibility verified, we received a confirmed burial date,” Jonathan said.

Dulaney said he only did his job – and he was proud to do it.

“It is my job – and that of the MNCC agents – to respond with a ‘sense of duty.’ Chief Bernardo paved the way for my service through the conviction of his. It was an absolute honor to assist Mr. Jonathan and his family,” Dulaney said. “Additionally, I have become more confident in MNCC’s ability to effectively communicate as a team – and deliver results to those active duty, Reserve, and retired Sailors and their families.”

MyNavy Career Center’s Human Resources Service Center is a 24-hour call center with locations in Millington, Tenn., and Little Creek, Va., which helps Sailors, veterans, retirees, and their families resolve pay and personnel issues in an accurate, timely, and trusted manner. Call (833) 330-6622 or email askmncc@navy.mil.



The Bernardo Family, from left to right: Jonathan Maniago Bernardo, Jenny-Lynn Bernardo Cryer, Reynaldo Reyes Bernardo, Teresita Maniago Bernardo, Jessica Mae Bernardo, and Joanne Marie Su

Actions to take when military retiree passes

From Navy Retired Activities

In the event of a Navy retiree's death, the surviving spouse or family member should timely take the following actions:

1. Select a funeral director and arrange for final disposition and military honors. Obtain copies of the death certificate – the funeral director normally applies for the certificate on the survivor's behalf. Death certificates must list the medical cause of death.

2. Contact the Retired Activities Office (RAO) and be prepared to provide the following information:

For deceased retiree:

- Name,
- Rank/rate
- Service Social Security Number (SSN)
- Date of death
- Cause of death (natural, etc.)
- Date of birth

For surviving spouse:

- Name,
- Phone number,

- Address,
- Date of birth,

————— See RAO, Page 5



SECNAV RETIREE COUNCIL

<https://www.mynavyhr.navy.mil/Support-Services/Culture-Resilience/Retired-Activities/>

Access the Council's Facebook page by searching for Navy and Marine Corps Retirees, then like and follow for frequent news updates.

NAVY RETIREE SEMINAR & APPRECIATION DAY EVENTS

SubBase New London, CT

Retiree Appreciation Day
9 a.m., Saturday, Oct. 21
Dealy Center (Base Auditorium)
paul.f.dillon@navy.mil

NAVBASE Rota, Spain

Retiree Appreciation Day
7:30 a.m., Thursday, Nov. 9
Naval Hospital
patricia.b.rios.vol@us.navy

NAB/JEB Little Creek, VA (Virtual)

Retiree Appreciation Day
8 a.m., Nov. 13-17
Rockwell Hall
(757) 462-8663

Military & Family Support Center JBPHH

7:30, Saturday, Nov. 4
4827 Bougainville Dr.
Honolulu, HI 96818
(808) 474-0032

NAVBASE San Diego, CA (Virtual)

Retiree Appreciation Day
9 a.m., Thursday, Nov. 2
Anchors Catering Conference Center
(619) 556-7412

NAS Jacksonville, FL

Retiree Appreciation Day
0800, Saturday, 23 Mar 24
NAS Jacksonville/River Cove Center
(904) 542-7590

- Date of marriage
- SSN.

For next of kin (NOK):

- Name,
- Phone number,
- Address,
- Relationship to deceased retiree
- Date of birth
- SSN

Upon receipt of the required information, RAO will report the death to Defense Finance and Accounting Service, Cleveland (DFAS-CL), at (800) 321-1080. Otherwise, the surviving spouse, family member or a representative may report the death directly to DFAS-CL in writing at:

Defense Finance and Accounting
Service (DFAS)
U.S. Military Retirement Pay
8899 E 56th St
Indianapolis, IN 46249-1200

Depending on the other factors, additional actions may need to be taken:

1. If the retiree was a participant in the Survivor Benefit Plan (SBP), the designated annuitant will need to apply for the SBP annuity. DFAS will send the SBP annuity application form to the designated annuitant.

RAO can help the designated annuitant complete the form.

2. If the deceased military retiree

was also a civil service employee, Civil Service Retired Operations must be notified at (888) 767-6738. RAO can assist.

3. Retired pay stops at midnight on the day of death of the retiree. Any funds for un-earned retired pay will be pulled back/returned to DFAS. DFAS will request "direct deposit" institutions to return any un-earned deposit to DFAS. DFAS will then send forms (DD 1174) for unpaid retired pay to the designated recipient. Payment with direct deposit will be used for the unpaid pay to the designated recipient.

The RAO can assist.

4. Turn in the retiree's ID card to the ID/Personnel Support Detachment (PSD) office. The surviving spouse or dependent can obtain a new (updated) ID card. A death certificate is required for the DEERS update. When the retiree who is the sponsor dies, the widow(er) and certain dependents continue to be entitled to certain ID card privileges, but are required to renew their ID cards to verify their privileges and accurately indicate the sponsor as "deceased."

To make online appointments for ID cards, go [here](#).

5. File insurance claims. Report by phone for government NSLI or SGLI/VGLI insurance policies.

Your RAO can assist.

6. Review and update supplemental health insurance. Normally there will be a decrease in the premium when one of the insured dies. Tricare for Life (TFL) will be addressed with assign-

ment of new ID card and DEERS.

7. Review and update beneficiaries on insurance policies.

8. Close out medical and dental records.

9. Review and update your legal documents to include last will and testament.

10. Obtain advice regarding the deceased retiree's credit card accounts and the cards.

11. Update joint financial accounts.

12. File medical (TRICARE/Medicare, etc.) claims, if applicable.

13. Review, change real estate deeds and automobile title, if applicable.

14. Contact the Social Security Administration to update Social Security benefits. One of the first things a surviving spouse should do when the retiree dies is contact SSA at (800) 772-1213 to report the death, update Social Security benefits, and to apply for the possible one-time lump sum death benefit. Most funeral directors will assist in the initial report and applying for the lump sum death benefit. If required, SSA will make an appointment for the surviving spouse via virtual or phone.

15. If the military retiree was receiving VA disability pay, the local VA regional office must be notified. Call (800) 827-1000. The RAO can assist.

NOTE: The above information was pulled from Retired Activities ([navy.mil](https://www.mynavyhr.navy.mil/Support-Services/Culture-Resilience/Retired-Activities/)) (<https://www.mynavyhr.navy.mil/Support-Services/Culture-Resilience/Retired-Activities/>) Click [here](#).



**PACIFIC OCEAN
(Aug. 25, 2023) An
F/A-18E Super
Hornet from the
"Kestrels" of Strike
Fighter Squadron
(VFA) 137 makes
an arrested landing
on the flight deck
of USS Nimitz (CVN
68).**

Photo by Mass
Communication Specialist
2nd Class Lorenzo
Fekieta-Martinez

Retired pay accounts need a regular checkup

From DFAS

There is an old quote attributed to Benjamin Franklin: “an ounce of prevention is worth a pound of cure.” And while this can be true of many things—like our health—it’s also true about your retired pay account! You should make a plan to regularly review and update your retired pay account.

Keeping your account current will ensure that 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 or your loved ones down the road.

Use this handy checklist to do a retired pay checkup at least once a year. A good time to do it is just after you finish your tax preparation, since you’ll have the documents handy. Or, you can do it at any time that is convenient for you by using myPay.

1. Is your mailing address current?

You might be surprised to learn DFAS gets a lot of returned mail. If you moved and haven’t told us, we won’t know how to reach you. Let’s keep the lines of communication open! You can easily log in to your [myPay account](#) and check “Correspondence Address” under “Pay Changes” on the side menu as part of the annual account checkup.

Or, check your mailing address on your Retiree Account Statement to ensure that it is up-to-date.

2. Is your email address in myPay current?

Make sure you have an email address in myPay and that it is current. Email is the easiest and fastest way to communicate. If we have an email address, you will hear news faster. Plus, now you can get email status notifications when you submit certain requests for your account if you have a valid email address in myPay.

It only takes a minute to check your email address in myPay. At the top of the myPay account menu, select “Personal Settings” and then in the side menu on the left, select “Email Address” to view the email address(es) on file with DFAS. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

If you have a valid email address in myPay, you can receive notification about the DFAS Retiree Newsletter and about your Branch of Service’s retiree newsletter, as

well as information about your pay account.

3. Are your allotments correct?

Review your allotments at least once a year. Look under “Pay Changes” for “Allotments” in the menu on the left side of the myPay account. Check each allotment and the allotment amounts. Make sure each allotment is current and the amount is correct.

You might also consider moving allotments for bill payments to your online bank account where you would have more control and flexibility in the timing and changes to your payments. If you do not monitor your allotment amounts and your pay changes for any reason, it is possible that your pay could be suspended if your allotments exceed your net retired pay — so monitor these closely!

Please keep in mind that some allotments cannot be changed using myPay. These include allotments that are paid via paper check, those for your federal benefits, such as FEDVIP, TRICARE and NSGLI, and those that are not voluntary allotments.

If you have a question about allotments for your federal benefits, please contact that organization directly. DFAS cannot answer questions about or make changes to your federal benefit allotments. If you have a question about an allotment that cannot be changed in myPay, please contact our Customer Care Center.

4. Is your income tax withholding correct?

If your income changes, you move to another state, or there are changes in the tax laws, you should look at the federal or state income tax withholding information in your account.

You can verify and update your tax withholding information yourself in myPay. Click on “Federal Withholding” or “State Withholding” under “Pay Changes” in the menu on the left to see if your withholding meets your current need. You may also mail or fax us a new IRS Form W-4 to request a change to your federal withholding.

DFAS is unable to provide tax advice. If you have tax or withholding questions, we recommend you consult a tax professional or the IRS website [here](#). You can also use the IRS estimator [here](#).

5. Have you had any major life changes?

If you get married, lose a spouse, or have a child, that change can affect your account. Changes may need to be made to your Survivor _____ See RATINGS Page 7

Benefit Plan (SBP) information or your Arrears of Pay beneficiary.

To make changes to your Survivor Benefit Plan coverage, please send DFAS a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), along with the request to update your account.

Retirees should always notify DFAS as soon as possible about a major life change.

6. Arrears of Pay beneficiary correct?

Retirees should choose a beneficiary for any arrears of retired pay that may be due when they pass away. Make sure the designation is current and confirm that the beneficiary's address is up to date.

You can check this information by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay. Beneficiary designation changes can be made through myPay, as well as updating the beneficiary's address information.

DFAS also now has a Form Wizard for the DD Form 2894 (Designation of Beneficiary Information) to help take the "form" out of the form. You can use the Form Wizard to provide updated beneficiary information—and even conveniently submit your document using askDFAS. You can find more information [here](#). Click on Retirees and Annuitants.

7. Are your Survivor Benefit Plan (SBP) coverage and beneficiary correct?

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about pay, deductions, taxes and SBP. The SBP section has five lines for members who participate in SBP. The most important information for you to check: type of coverage, and date of birth of your spouse beneficiary (if applicable).

If you divorced since retiring, carefully check your Survivor Benefit Plan (SBP) participation status. Under the law, SBP coverage for a spouse ends with a divorce.

Coverage for a former spouse does not continue after the divorce unless certain actions are taken.

To continue SBP coverage for a former spouse, either (a) the retiree must voluntarily request coverage be continued for the former spouse, or, (b) the former spouse must request the coverage (but she/he may do so only if a court order requires the coverage). Certain time limits and other conditions apply.

If those actions were not taken, the coverage for the former spouse has ended. This could have important consequences for your survivors.

To check your SBP coverage status, review your Retiree Account Statement (RAS) carefully. Make sure that the "SBP Coverage Type" properly reflects "former spouse" or "spouse" (as applicable to your individual circumstances).

Please see our special webpage "How to Identify the Status of Spouse/Former Spouse SBP Coverage on your Retiree Account Statement" for details, [click here](#).

Note: If you would like more information about the SBP Open Season that runs from December 23, 2022 to Jan. 1, 2024, visit the special focus webpage for information on eligibility to enroll or discontinue coverage [here](#).

Make a plan to review your pay account information regularly

Pick a date to review your retired pay account information. It doesn't matter if it's your retirement anniversary date, birthday, first of the year, or tax time. Set a yearly reminder to look over information to make sure your account is up to date.



SOUTH CHINA SEA (Sept. 10, 2023) A Sailor from the Royal Canadian Navy frigate HMCS Ottawa (FFH 341) lands on the flight deck of the Arleigh Burke-class guided-missile destroyer USS Ralph Johnson (DDG 114) during a vertical replenishment.

Photo by Lt. Jason Correa

Copayments, cost-shares, and other TRICARE costs you should know

From TRICARE

When it comes to health care costs, “copayment,” “cost-share,” and “deductible” are terms you might hear a lot. But what do these terms mean, and how might they affect you?

Copayments, cost-shares, and annual deductibles are types of out-of-pocket costs you may pay to get covered health services and prescription drugs.

A copayment is a fixed dollar amount you pay for a health care service or drug. A cost-share is the percentage of the total cost of a health care service or drug that you pay. Cost-shares typically apply when you use an authorized non-network provider or a non-network pharmacy and you’ve met your annual deductible.

An annual deductible is the amount you pay for health services and drugs each calendar year before cost-sharing starts.

Your copayments, cost-shares, and annual deductible depend on a few factors: Your TRICARE plan, beneficiary category, beneficiary group, the type of service you get and who provides the service.

“Knowing how these factors affect what you’ll pay can help you choose the most cost-effective option for getting care,” said Shane Pham, program analyst with TRICARE Health Plan’s Policy and Programs Section at the Defense Health Agency. “And if you’re eligible to enroll in or change your health plan during Open Season or after a Qualifying Life Event, understanding costs can help you choose the best plan.”

Generally, you’ll have lower out-of-pocket costs when:

You follow your plan’s rules for getting care.

You see a network provider instead of a non-network provider when you get civilian care.

Prime Options

Active duty service members (ADSMs) don’t pay copayments and cost-shares for covered health services. Neither do active duty family members and transitional survivors enrolled in a Prime option.

Retirees, their family members, and all others enrolled in Prime pay copayments for covered health care visits.

Prime plans don’t have annual deductibles. But if you use the point-of-service (POS) option, you’ll have an annual POS deductible. This option refers to nonemergency care you get without a referral. When you use this option, you’ll pay the full cost of care until you meet your deductible, as outlined in the [Costs and Fees Fact Sheet](#). After that, you’ll pay 50 percent of the allowable charge when you use the POS option.

Select and premium-based plans

You have an annual deductible if you’re enrolled in any of



these plans:

[TRICARE Select](#)

[TRICARE Select Overseas](#)

[TRICARE Reserve Select](#)

[TRICARE Retired Reserve](#)

[TRICARE Young Adult Select](#)

[Continued Health Care Benefit Program](#)

If you’re enrolled in one of these plans, copayments and cost-shares are based on the type of provider you see:

When you see a TRICARE-authorized network provider, you’ll pay a copayment.

If you see an authorized non-network provider, you’ll pay a cost-share after you meet your annual deductible.

TRICARE For Life

If you have TRICARE For Life, you have a deductible and cost-shares if you get services not covered by Medicare. To learn more, [click here](#).

TRICARE Pharmacy Program

Copayments and cost-shares for prescription drugs are based on who you are and where you fill your prescription. ADSMs pay nothing out of pocket for prescription drugs. All other beneficiary types pay copayments for drugs from [Pharmacy Home Delivery](#) and retail network pharmacies, but not for prescriptions filled at military pharmacies.

If you get a prescription from a non-network pharmacy, you’ll pay the full cost of the drug up front. Then you can file a claim for reimbursement. Applicable copayments, cost-shares, and deductibles may apply.

How to find out-of-pocket costs

Copayments, cost-shares, and deductibles are subject to change each plan year. To find costs for the current year, check the [Compare Costs](#) tool and the [Costs and Fees Fact Sheet](#).

To learn more about out-of-pocket costs, [click here](#). And if you have questions, reach out to your regional contractor.

NEW YORK
(May 25, 2023)
Secretary of
the Navy Carlos Del Toro
presents old
War II veteran
Daniel Holihan, 100, the
Bronze Star
Medal with
Combat "V" for
heroic achievement connect-
ed to combat
operations.

Photo by Chief Mass
Communication
Specialist Shannon
E. Renfro



Photo by Mass Communication Specialist 1st Class Zac Shea

ATLANTIC OCEAN (Aug. 16, 2023) Sailors as-
signed to Helicopter Maritime Strike Squadron
(HSM) 79, Detachment 2 assemble weapon com-
ponents into an MH-60R Seahawk helicopter.

Dental emergency? TRICARE tips can help

FALLS CHURCH, Va. – When it comes to medical emergencies, your dental health may not be the first thing that comes to mind. But dental emergencies do happen, and they can happen anywhere, at any time.

Fortunately, the TRICARE Dental Program (TDP) covers emergency dental care. As noted in the Dental Program Handbook, you'll pay no cost-share for emergency dental services regardless of your pay grade or location. But there are still steps you may need to take to ensure your teeth and gums stay protected. Remember, the most important step in any dental emergency is to get to a dentist as soon as possible.

"In any emergency, it's important to act quickly," said Doug Elsesser, program analyst with the Defense Health Agency's TRICARE Dental Program. "With a bit of preparation and knowledge, you may be able to keep the damage to a minimum."

Preparing for a dental emergency

If an emergency does happen, it's important to find a dentist right away. Remember to always keep your dentist's contact information with you so you're ready if an emergency arises.

You can also prepare a dental emergency kit to help you deal with pain, bleeding, and other problems until you can see a dentist. This kit should contain items such as:

- ▶ Cotton balls and swabs
- ▶ Dental floss
- ▶ Dental mirror
- ▶ Latex gloves or vinyl gloves
- ▶ Salt
- ▶ Cold compress

Wondering what may be considered a dental emergency? These symptoms may require emergency care:

- ▶ Bleeding in the mouth or gums that doesn't stop
 - ▶ Painful swelling in or around your mouth
 - ▶ Pain in a tooth, teeth, or jawbone
 - ▶ Gum infection with pain/swelling
 - ▶ Post-surgery treatment (dressing change, stitch removal)
 - ▶ Broken or knocked out tooth
 - ▶ Denture adjustment for people receiving radiation or other treatment for cancer
 - ▶ Snipping or adjusting wire of braces that hurts your cheek or gums
 - ▶ Biopsy of abnormal tissue
- Remember, you'll need to contact a

dentist first to identify a true emergency. If you don't have a regular dentist, you can use the Find a Dentist tool.

Responding to a dental emergency

Contacting your dentist is key, but there are other steps you can take if something serious happens to one of your teeth.

If you have a cracked or broken tooth, you should rinse your mouth with warm water to clean the area surrounding the affected tooth. Then, apply a cold compress to reduce swelling.

If your tooth is knocked out, take the following steps to protect it until you reach the dentist:

Recover the tooth, if possible.

Hold it by the top, not the root, and gently rinse the root of the tooth with water, milk, or a saline solution. Don't scrub it or remove attached tissue.

In some cases, you can temporarily put it back in the empty socket. Otherwise, place the tooth in a container of milk or saline solution. Don't put it in water.

In the event of an emergency, remember to keep calm and use these tips to help you prepare, identify, and respond.

Looking for more dental health tips and information? [Click here.](#)

Daddy's Home

Father's parting gift keeps WWII MIA's love in daughter's heart for decades



Barbara Schrader Canavan, the youngest daughter of Cmdr. Frederick 'Fitz' Schrader, displays 'Teddy,' one of two teddy bears given to Barbara and her older sister Judith prior to his final deployment aboard the USS Hornet. The stuffed animal wears Fitz's aviator wings, and accompanied Barbara to Schrader's recent burial in Hawaii.

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

Before shipping out aboard USS Hornet (CV 12) in the summer of 1944, Frederick Schrader purchased teddy bears for daughters Judy and Barbara, knowing his deployment would prevent him from spending Christmas with his family.

The Navy Commander, Naval Academy graduate and Aviator, husband and father of two would not return – until nearly 80 years later.

On Friday, Oct. 13, 1944, Schrader, then commander of Carrier Air Group (CVG) 11, was lost when his F6F-5 Hellcat fighter, belonging to Fighting Squadron (VF) 11, was shot down during an attack on Toko Seaplane Base on Formosa (now Taiwan). The Hornet was one of 17 carriers taking part in the Battle of Formosa, Oct. 12-15. According to his wingman, there was no sign of a parachute or that Schrader had been able to exit the aircraft before it crashed. Because he crashed in enemy territory, no rescue attempt was possible.

"I had just had my second birthday on Sept. 18 and, at that point, had not seen him for several months prior because he

was at sea," said Barbara. "Our family consisted of my mother, Lucile, and my older sister, Judith and I. We were living in Long Beach, California at that time. When my mother received the telegram on Oct. 30 that his plane had been shot down and he was presumed dead. She gave us the bears."

Born in Carbondale, Illinois on March 12, 1913, Schrader grew up in Lawrenceville, Illinois, participating in sports and met a young girl named Lucile. While attending the United States Naval Academy, the 6-foot-3-inch "Fritz" was a member of the rowing crew, played football and boxed.

According to the Academy's 1935 yearbook, "with the fairer sex he gets along fine, although his real attraction is back in Illinois." He would propose to Lucile, a replica of his class ring serving as the engagement ring. Schrader would graduate 35th in a class of 442.

Commissioned in June of 1935, he served in a variety of billets on USS New Mexico; Naval Air Station (NAS) Pensacola, Florida; USS Ranger (CV 4); USS Idaho; and NAS Alameda, California. His squadrons included Fighter Squadron (VF) 4, Observation Squadron (VO) 3, commander of Scouting

See FITZ Page 11

Squadron (VS) 2D12, and Fighter Squadron (VF) 3 before becoming the commander of CVG 11.

As CAG, Schrader commanded 40 Hellcats, 25 Helldivers, and 18 Avengers, for a total 83 aircraft.

The War Diary of the Hornet contains the following entry for Oct. 13, 1944:

"Strikes continue on the morning of the 13th against substantially the same objectives on Formosa. The same airfields were hit again and more planes destroyed. The destruction of the facilities at Heito and Reigaryo was continued. ...the day was marred by the loss of the Air Group Commander Frederick Schrader by (anti-aircraft) fire. He was shot down while leading a strafing attack and his loss was a serious one since his leadership and work with the Air Group had been outstanding."

The night before his final flight, Schrader spoke with one of his Helldiver fliers, Lt. j.g. Edwin "Big Ed" H. Wilson.

"Just last night he said, 'tomorrow is my eldest daughter's birthday and I am out to get her a good present,'" Wilson later wrote in his war journal. "Tough, as he was a pretty good gent."

Following her husband's loss, Lucile kept his memory alive by telling her girls about him and their time together.

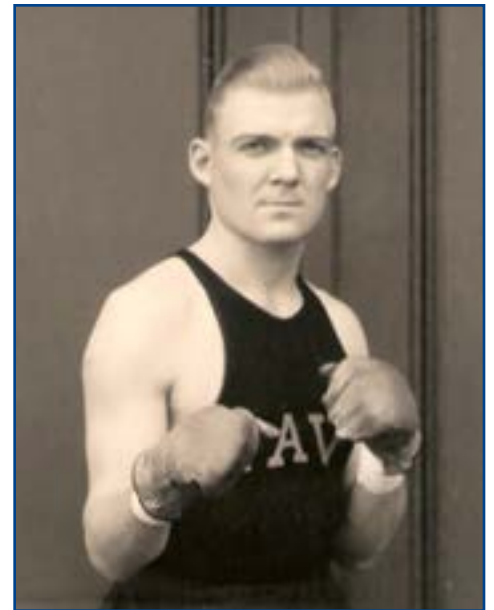
"My mother described my father very lovingly," Barbara said. "She had wonderful memories of him from when they met in high school and their youth fellowship meetings in Lawrenceville. She described him as very tall, a good and loving husband and father, and very good to her when he was on shore. They had a very good, but short life together."

Barbara described occasionally watching 8mm home movies, bits of which now survive on a CD. She knew who he was, that he graduated from the Naval Academy, and learned of him listening to family stories.

"As an early teenager, I used to climb

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Midshipman Memories: From top right, 'Fitz' Schrader sits for a USNA class photo; as a member of the boxing team (the inscription reads 'Straight5 from the shoulder. Straight from the heart;') at a USNA funtion with childhood sweetheart and eventual wife, Lucile. Below, Fitz and Lucile's daughters, Judith, left, and Barbara.



up into our attic storage area and go through the box of his things — pictures, books, letters, but by then we did not have much as most had been destroyed (including photos of Schrader and his daughters) in a basement sewer flood years before,” she said.

The family moved back and forth between California and Illinois twice between 1944 and 1947, when Lucile made the move to Illinois a permanent one. Barbara said that at the time of her father’s death, it was expected that she would place the girls with their grandparents in Illinois and make a new life for herself.

“Instead, she chose to work and support my sister and me, and I love her so much for that,” she said. “My mother never remarried, and she wore and treasured her Naval Academy engagement ring her entire life.”

However, Schrader’s story had not ended with his death. His body was recovered by Japanese forces in the area, taken to a local headquarters, and inspected for possible intelligence value. He was buried as an “unknown” in Formosa. After the war, the American Graves Registration Service was tasked with investigating and recovering missing American personnel. They searched Formosa for a year, but none of the remains recovered could be positively identified as Schrader.

Eventually, all the remains were repatriated to the National Memorial Cemetery of the Pacific in Hawaii in 1949, and that same year, Schrader was declared non-recoverable.

Years passed. Judy and Barbara grew up, and their father’s service and love of country grew with them. Judy married a Navy officer who taught at the Naval Academy early in his career, while Barbara wed an Air Force officer. Each had children of their own, and there are several grandchildren and great grandchildren.

Lucile died in 1984, never knowing that her beloved Fritz was actually buried in Hawaii in 1949. Her ashes were placed in the ocean off the coast of Hawaii, the closest the family could get to where they thought his remains still were — Formosa.

In 2009, both Judy and Barbara’s families began a search for information about Schrader, using the internet and available



Above, Cmdr. Fitz Schrader, commander, Air Group 11, USS Hornet, would be shot down during the Battle of Formosa (Taiwan) on Friday, Oct. 13, 1944. Below left. USS Hornet launches fighters of CVG 11.

records. They were able to develop a timeline of his life, including duty assignments, ships he served on and his promotions.

Soon others would also be looking into the life and location of Cmdr. Frederick Schrader.

Research and Discovery

In 2018, USNA graduate and Naval Aviator Matt Robins, himself the product of a Navy family, began conducting research into the fate of a naval relative. His father and maternal grandfather had both served as carrier-based Naval Aviators, and both had connections to Schrader -- his grandfather during World War II (including Formosa, where Schrader was lost), and his father during Vietnam. Ironically, both served aboard USS Hornet.

As a carrier-based Naval Flight Officer, Robins served in an E-2C Hawkeye squadron attached to Carrier Air Wing Eleven (CVW 11) which traces its lineage back to CVG 11, Schrader’s last command.

Researching his own family eventually led Robins to an article about ongoing efforts to identify World War II MIAs, and the approximately 8,000 sets of unidentified remains — due to lack of forensic analysis — believed to be American service



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Sporting camouflage, USS Hornet makes her way through Pacific waters.

FITZ from Page 1

members buried in national cemeteries around the globe.

Through the Freedom of Information Act and assistance of private researchers, Robins was able to obtain case files from ARGS documenting their recovery of fallen Americans from sites around Taiwan following World War Two.

“The first of these case files that I began researching -- designated Unknown X-136 -- documented the recovery of remains believed to be a U.S. Navy fighter pilot shot down over Taiwan in October 1944,” he said. “This file contained numerous intriguing details such as the date (13 October 1944), location (Toko Seaplane Base), circumstances (shot down by anti-aircraft fire), and, perhaps most importantly, the passage that the unknown aviator was ‘believed to be an Annapolis graduate.’”

The Annapolis detail greatly reduced the number of possible candidates — during World War II, only four USNA graduates were lost over Formosa. The details reminded Robins of a passage from a book he had recently read. Pulling it from the shelf he confirmed the passage — how on Oct. 13, 1944 while attacking a seaplane base on Formosa, a F6F Hellcat from CVG 11 was shot down by anti-aircraft fire.

The pilot was listed as Cmdr. Freder-

ick Rutherford Schrader, USNA Class of 1935.

Establishing an identity for Unknown X-136 was promising, but Robins knew that to build support for the case, he would have to create a list of American aviation casualties over and around Taiwan during the war, which had never been done, but would strengthen the circumstantial case that Unknown X-136 was indeed Cmdr. Schrader.

It was during the compilation that Robins encountered researchers and filmmakers George Retelas and Tim Hampton, descendants of World War II servicemen who had, interestingly, served on CVG 11 at the same time as Schrader. All three are also volunteers at the USS Hornet Museum in Alameda, California.

“My wife’s great-uncle flew with Schrader while onboard the Hornet,” said Hampton, CVG 11 historian. “He was shot down as well and declared missing in action. His aircraft went down over the open ocean with little chance of recovery. Helping bring Schrader home has been the opportunity to help bring closure to my family as well.”

“Helping solve this MIA case has been an unbelievable experience,” said Retelas. “When I first set out to do this documentary, I never knew it could

lead to something so special. Serving those who have served was my chance to give back. I know my grandfather is smiling from above.”

For the next four years Robins, Retelas and Hampton examined historical records, contacted the Schrader family, and provided the Defense POW/MIA Accounting Agency with forensic details of the case. Eventually, it was announced that the remains designated Unknown X-136 would be exhumed for formal identification.

“Research by DPAA staff in 2022 concluded that X-136 could be potentially linked to two casualties from WWII, Cmdr. Schrader and another pilot, Ensign Henry Ptacek,” said Dr. Gregory Berg, lab case manager for DPAA’s scientific analysis directorate. “The X-136 remains were exhumed from NMCP on August 11, 2022, and assigned the accession number CIL 2022-193.

According to Dr. Berg, the remains were somewhat poorly preserved, but they were in good enough condition to allow DPAA scientists to estimate sex, age, stature, and note antemortem (before death) anomalies and perimortem trauma (at the time of death). So, overall, they were harder to work with than our average case, but they were not so poorly preserved that we

_____ See FITZ, Page 14

could not affect an ID.”

“The recovery and return of Cmdr. Frederick Schrader’s remains is a testament to the solemn vow our nation makes to bring all of our heroes home,” said Adm. John Aquilino, Commander, U.S. IndoPacific Command. “As a fellow Naval Aviator, I am humbled by his sacrifice and honored to play a small role in Cmdr. Schrader’s return to the United States.”

“Every identification is special to DPAA because it’s the ultimate fulfillment of our nation’s sacred obligation to the missing service member and his family,” said DPAA Director Kelly McKeague. “In the case of Commander Schrader, research by a former naval flight officer led DPAA to pursue disinterment of a set of remains buried as a World War II Unknown. His identification is especially gratifying for his 80-year old daughter and a 99-year old chief petty officer for whom Commander Schrader was the air group commander.”

The Lone Survivor

Today, Radioman 2nd Class Richard Miralles, now living in Sacramento, California, is now the lone survivor of Schrader’s CVG 11.

“It feels kinda lonely,” he said. “I’m very happy to hear our Air Group Commander has been found, and I want to say thank you

to Admiral Aquilino for all the help he gave us. Without him, we wouldn’t have been able to do this in time.”

On Oct. 3, 2022, almost 78 years to the day her father was lost, Barbara received word from the Naval Casualty Office that DPAA had formally identified the X-136 remains as being those of her father.

“I got strong hints before I knew for sure, because I had been working and



MIRALLES



Barbara Canavan, daughter of U.S. Navy Commander Frederick Schrader, is presented a flag by U.S. flag Rear Admiral Paula Dunn, the vice chief of information PACFLT, during an interment ceremony at the National Memorial Cemetery of the Pacific, Honolulu, Hawaii, April 13, 2023

sharing information with the CVG 11 Research Group from the USS Hornet for a couple of years. I knew we had zeroed in on a very possible match. When I attended the DPAA Family Member Update in Denver on Sept. 10, I was told that Unknown X-136, whose remains had been buried at the Punchbowl in 1949, had been disinterred for comparison with my father’s records. From the many smiles, everyone seemed fairly sure that there would be a positive outcome.

“It was a time of very high elation and yet great sadness as my sister was not getting to share this wonderful news with me,” she said.

Judy had slipped into a coma and was not expected to survive. She died Oct. 1, never knowing her father had been found. As the newly designated next of kin for the family, Barbara waited for the official call from Navy Casualty, which came two days later. The family visit was scheduled for Jan. 11, 2023.

“Chief Yeoman DeShannon Beaty and our Casualty Assistance Calls Officer Cmdr. Jon Harbough came to our house and spent a good deal of time going through and completing all of the official paperwork and answering all

of our many questions,” Barbara said. “We are very thankful for all the help and friendship Chief Beaty and DPAA provided during this process.”

A Military Legacy Continues

Schrader’s great grandson, Lt. Josh Patton, who is Judy’s oldest grandson and the son of a retired commander, is also a USNA graduate and Naval Aviator, currently serving aboard USS John C. Stennis (CVN 74).

“I have been aware of my great grandfather and his story since I was very young,” he said. “However, I did not understand the magnitude of his service until I was in high school and began contemplating the Naval Academy. The only reason I had ever even heard of the Naval Academy was because of him. I will never forget walking into Memorial Hall on a Navy Football recruiting trip and seeing his name. It was an incredible experience.

“It feels like closure and feels like his story is finally settled. I am also incredibly sad as my grandmother Judy passed away only weeks before they confirmed his remains. I know that would have been an incredible amount of clo-

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RETURN TO PAGE 2



Interment photos by
Air Force Staff Sgt.
David Owsianka

Sailors assigned to Navy Region Hawaii and the Defense POW/MIA Accounting Agency (DPAA) move a casket toward a hearse during the interment ceremony for Cmdr. Schrader at the National Memorial Cemetery of the Pacific, Honolulu, Hawaii, April 13. Three generations of Schrader's family traveled to Hawaii to be in attendance and pay tribute.

FITZ, from Page 14

sure for her that she never got. He died on her birthday when she was a little girl and that was very hard on her. She was able to carry his story to us and I am so thankful that I can be a part of his legacy."

Patton will soon separate from active duty June 1, but will continue his service with Training Squadron (VT) 35 Squadron Augment Unit as a Reservist.

"I have always felt proud, but also very sad that I was never able to meet him," he said.

Final Rest

Ever since her father's loss, Barbara's bear, "Teddy," has remained a beloved reminder of her father.

"Teddy has been a treasured part of my life – he represented my father to me, was a part of my childhood dreams of finding my father, and a comfort when I was sad or hurting," she said. "For years he wore a bow tie of my father's until it disintegrated from wear and old age. He made it through all of my own family's military moves."

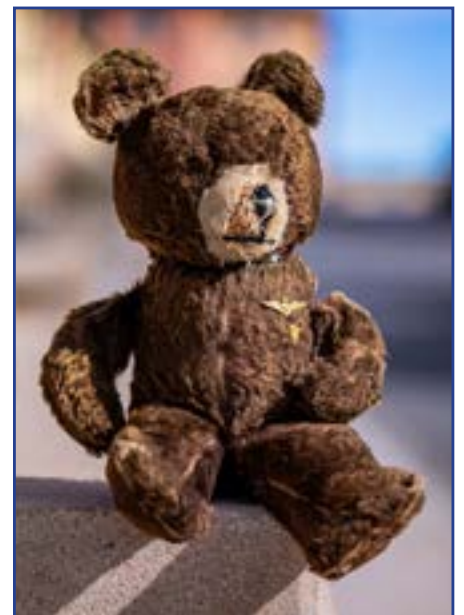
As the family gathered in Hawaii at the National Memorial Cemetery of the Pacific on April 13, Schrader, at long long

last, received his final resting place. Where once there was a number, there will forever be a name. Teddy, adorned with the gold wings of a Naval Aviator, was also there, a symbol of the undying love between a daughter and a father — once lost, but now found.

"I am very pleased to hear they were able to identify Cmdr. Schrader," Miralles said. "It makes me

feel good that they can put his name on there now instead of 'unknown' and give him a proper burial."

Retelas' documentary film, "Eleven," features 11 WWII veterans from Air Group 11 as they share stories with the grandson of one of their comrade-in-arms. It can be found at: <https://www.ElevenTheMovie.com/>



AROUND THE FLEET

Come to Daddy: The Return of Paul Hamilton



Photos by Mass Communication Specialist 2nd Class Elliot Schaudt)

NAVAL BASE SAN DIEGO (Aug. 28, 2023) Left, Boatswain's Mate 3rd Class Elvis Osemwengie meets his daughter on the pier at Naval Base San Diego as the Arleigh Burke-class guided-missile destroyer USS Paul Hamilton (DDG 60) returns to homeport. Right, Lt. Cmdr. Kevin McDermott greets his family from the pier. Paul Hamilton returned to homeport after a seven-month deployment in U.S. 5th Fleet area of operations.



BOSTON (July 4, 2023) Volunteers with the USS Constitution 1812 Marine Guard fire a saluting volley aboard USS Constitution during a 4th of July celebration in Boston Harbor.

Photo by Mass Communication Specialist 1st Class Raymond Minami

KLAIPEDA, Lithuania (July 21, 2023) U.S. Navy Sailors from the U.S. Naval Forces Europe and Africa Band perform during the Lithuania Sea Festival.

Photo by Lance Cpl. Joaquin Dela Torre



Photo by Chief Mass Communication Specialist Michael Russell

The Blue Angels perform at the Guardians of Freedom Air Show in Lincoln, Nebraska, Aug 25-27.

AROUND THE FLEET



Photo by Mass Communication Specialist 2nd Class Elliot Schaudt

SAN DIEGO (Aug. 28, 2023) Logistics Specialist 2nd Class Nicholas Boyd holds an M4 carbine on the fo'c'sle of the Arleigh Burke-class guided-missile destroyer USS Paul Hamilton (DDG 60) in San Diego after a seven month deployment.

When Captain America throws his mighty shield



Photo by Mass Communication Specialist 2nd Class Matthew Bakerian

WEST CAROLINE BASIN (Aug 20, 2023) Sailors load a NATO Sea Sparrow missile into a missile launcher aboard the forward-deployed amphibious assault ship USS America (LHA 6) in the West Caroline Basin, operating with allies and partners in the Indo-Pacific region.



SAN DIEGO (Sep. 1, 2023) The crew of the Ticonderoga-class guided-missile cruiser USS Lake Champlain (CG 57) disembark the ship during a decommissioning ceremony at Naval Base San Diego. Lake Champlain was decommissioned after more than 35 years of distinguished service, supporting Operation Desert Shield, Operation Desert Storm, and in support of the global war on terrorism.

Photo by Mass Communication Specialist 2nd Class Stevin C. Atkins



Photo by Mass Communication Specialist 2nd Class Matthew F. Brown

ARABIAN GULF (Sept. 5, 2023) U.S. Marines assigned to the 26th Marine Expeditionary Unit (MEU) and U.S. naval special warfare operators assigned to Special Operations Joint Task Force-Central conduct small boat training with the amphibious assault ship USS Bataan (LHD 5) in the Arabian Gulf.

KUANTAN, Malaysia (Sept. 5, 2023) Retail Specialist Seaman Keonta Barnes, right, assigned to the Harpers Ferry-class amphibious dock landing ship USS Pearl Harbor (LSD 52), carries the ensign while manning the rails during the ship's arrival

Photo by Mass Communication Specialist 2nd Class Deirdre Marsac



What to know about debts and deceased relatives

From The Federal Trade Commission

After a relative dies, the last thing a grieving family member wants is a call from a debt collector asking them to pay a loved one's debt. Here's what to know about the rules and your rights when a collector contacts you about a deceased relative's debts.

Who is responsible for a deceased person's debts?

As a rule, a person's debts do not go away when they die. Those debts are owed by and paid from the deceased person's estate. By law, family members usually don't have to pay the debts of a deceased relative from their own money. If there isn't enough money in the estate to cover the debt, it usually goes unpaid. But there are exceptions to this rule. You may be personally responsible for the debt

- ▶ if you cosigned the obligation, like a car loan
- ▶ are the deceased person's spouse and live in a community property state, such as California
- ▶ are the deceased person's spouse and live in a state that requires you to pay certain kinds of debt, like some healthcare expenses
- ▶ were legally responsible for resolving the estate and didn't follow certain state probate laws

If you have questions about whether you're legally required to pay a deceased person's debts from your own money, talk to a lawyer. Depending on your income, you may qualify for free legal services from a legal aid organization.

Who pays debts out of the deceased person's assets?

The executor — the person named in a will to carry out what it says after the person's death — is responsible for settling the deceased person's debts.

If there's no will, the court may appoint an administrator, personal representative, or universal successor and give them the power to settle the affairs of the estate. In some states, that power may be granted to someone else who was not appointed by the court. For example, state law may establish another process for someone to become the representative of the estate even if they haven't been formally appointed by the court.

Who can a debt collector contact about a deceased person's debt?

The law protects people — including family members — from debt collectors who use abusive, unfair, or deceptive practices to try to collect a debt.

Under the Fair Debt Collection Practices Act (FDCPA), collectors can contact and discuss outstanding debts only with the deceased person's

- ▶ spouse

▶ parent(s) — if the deceased was a minor child, which is generally defined as under age 18

- ▶ legal guardian
- ▶ lawyer
- ▶ executor, administrator, or personal representative with the power to pay debts with assets from the deceased person's estate

▶ confirmed successor in interest, which is someone a mortgage servicer has confirmed as a new owner of the deceased person's real estate

Debt collectors may not discuss the debts of a deceased person with anyone else.

If you're in one of the categories listed above, you have rights. For example, debt collectors

- ▶ can't contact you before 8 a.m. or after 9 p.m. (unless you agree to it)
 - ▶ can't contact you at work if you tell them you're not allowed to get calls there
 - ▶ can't contact you by email or text message if you request them to stop
- A collector also has to give you "validation information" about the debt, either during the collector's first phone call with you or in writing within five days after first contacting you. That information must include the name and mailing address of the debt collector
- ▶ how much money you owe, written out to list interest, fees, payments, and credits
 - ▶ the name of the creditor you owe it to

- ▶ what to do if you don't think it's your debt
- ▶ your debt collection rights
- ▶ a tear-off form that can be used to send back to the debt collector to dispute the debt or take other actions.

Can a debt collector contact me to get information about a deceased person's representatives?

Collectors can contact relatives or other people connected to the deceased (who don't have the power to pay debts



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Payment app scams can zap your Zelle

From The Federal Trade Commission

Ever send money through an app like Venmo, CashApp, or Zelle? They make it easy to send money fast to friends or family. But what happens when it's a scammer on the other end?

Once you link a payment app to your debit card, credit card, or bank account, you'll be able to send money to your friend's or family member's account through the app (or with Zelle, from your bank account to theirs). Typically, you're sending money to people you know. So how do scammers convince you to send them money, too?

Scammers often pretend to be a loved one who's in trouble and asking for money to deal with an emergency. Or a scammer might say you won a prize or a sweepstakes but need to pay some fees to collect it.

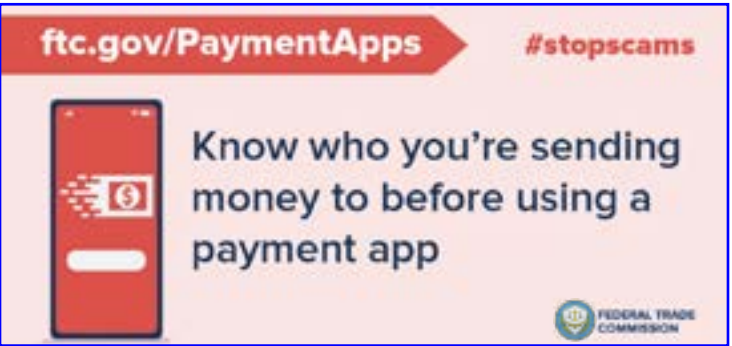
In another scam involving Zelle — a bank-to-bank transfer app — scammers pose as your bank and tell you there's a problem with your account. To "protect" your account, the scammer tells you step-by-step instructions to transfer money from your bank account into a new account in your name. But that new account really belongs to the scammer, so after you make the transfer, your money will be gone.

The truth is, sending money through a payment app is like sending cash — it's very hard to get it back. Make sure you

know who you're sending money to when you use a payment app. If you're not sure whether you're dealing with a scammer, contact the person, bank, or business at a phone number you know to be real to ask if they sent you the request. And know that your bank will never contact you to tell you to transfer money or to ask for personal information or passcodes. Learn more at ftc.gov/phishing.

And don't pay someone who insists that you can only pay with a gift card, cryptocurrency, payment app, or a wire transfer service like Western Union or MoneyGram. If you think you paid a scammer, report it to the payment app. Then report it to the FTC at ReportFraud.ftc.gov.

Learn more at ftc.gov/paymentapps



DEBT from Page 18

from the estate) to get the contact information of the deceased person's representatives. This contact information includes the name, address, and telephone number of the deceased person's spouse, executor, administrator, personal representative, or other person who can act on behalf of the deceased person's estate. Collectors can usually only contact these people one time to get this information, and they can't discuss the details of the debt.

Collectors can reach out again to ask

for updated information, or if the relative or other person gave the collector wrong or incomplete information. But collectors still can't discuss the debt.

If you're responsible for paying a deceased relative's debt, the law gives you many of the same rights as the original debtor. This includes stopping a collection company from contacting you. To do this, email or send a letter to the collector. A phone call isn't enough. Tell the collector you don't want them to contact you again. Keep a copy of the email or letter for your files, and if you send a letter, send it by certified mail

and pay for a "return receipt" so you're able to document when the collector got the letter.

Once the collection company gets your request, it can only contact you to

- confirm it will stop contacting you in the future

- say it plans to take a specific action, like filing a lawsuit

But even if you stop collectors from communicating with you, the debt doesn't go away. The collectors may still try to collect the debt from the estate or anyone else who is responsible for paying it.

VA, NAACP announce partnership to improve quality of life for Black and minority veterans

From the Veterans Administration

WASHINGTON — This summer, the Veterans Administration and the NAACP announced an agreement to work together to advance and improve the quality of life for all veterans, including minority veterans.

As a part of the partnership, VA and the NAACP will seek to increase the number of Black veterans enrolled in VA health care, increase awareness of VA benefits and services among Black veterans, and increase recruitment of culturally-competent providers at VA. VA and the NAACP will also meet regularly, share expertise and knowledge, and coordinate on outreach to minority veteran communities.

“At VA, it’s our mission to serve all veterans, their families, caregivers, and survivors as well as they’ve served our country,” said VA Secretary Denis McDonough. “This historic partnership with the NAACP will help us deliver on that

promise, enhancing our outreach to Black veterans and helping ensure that we provide every veteran with the world-class care and benefits they deserve.”

“As we commemorate the 75th anniversary of the integration of our armed forces, we must acknowledge the fact that Black veterans have not always received the just treatment they deserve,” said NAACP & CEO Derrick Johnson. “That’s why the NAACP is proud to embark on this historic partnership with VA to further our commitment to ensuring that representation does not come without respect. We look forward to all that we’ll accomplish together on behalf of our Black veterans.”

This partnership will be critical to VA’s goals to eliminate barriers and inequalities for veterans who have historically been underserved, and to provide world-class care and benefits to all veterans, their families, caregivers, and survivors. As a part of these efforts, VA also recently created a new Agency Equity Team —

known as the I*DEA (inclusion, diversity, equity, and access) Council — which is responsible for helping VA improve outcomes for historically underserved veterans, identifying and eliminating any disparities in VA health care and benefits, creating and implementing a VA Equity Action Plan, listening to and learning from historically underserved Veteran communities, and more. The Council is also working to eliminate disparities and barriers to recruit, hire, develop, promote, and retain employees, including those from historically underserved communities.

Data recently released by VA shows that since 2017, VA has delivered disability compensation benefits to a higher percentage of Black veterans than other Veterans. However, grant rates for Black Veterans were lower. Through this partnership and VA’s Agency Equity Team, VA is actively looking into these differences and working to address them.

Are you prepared? Plan ahead with VA End-of-Life Benefits

Did you know the VA provides benefits and resources for end-of-life planning? These services can help ease stress and provide peace of mind after a veteran has passed away.

VA offers a variety of life insurance programs to help veterans prepare for the future and protect their loved ones. One available insurance program is [VALife](#), which offers guaranteed acceptance whole-life coverage up to \$40,000 for veterans with service-connected disabilities.

Spouses and family members of a veteran may be eligible for survivor benefits that provide one-time or monthly payments. Learn which benefits you qualify for and how to access them.

To help document end-of-life care wishes, VA offers Advance Care Planning, in which a veteran can clarify their preferences for future health care based on personal values and beliefs. Veterans can list a person they trust to make decisions on their behalf if there comes a time when they are unable to do so.

When the time comes, VA burial and memorial benefits preserve and honor a veteran’s legacy. These benefits include a designated final resting place, grave liner, inscribed headstone or marker, a burial flag, and perpetual care of the gravesite. To understand which benefits you or your family may be eligible for, check out the [online pre-need eligibility application](#).



Red Cross: Blood donations urgently needed

The American Red Cross national blood supply has fallen to critically low levels—dropping nearly 25%—since early August, and potentially threatening the medical care of patients with an emergency need for blood, or those living with critical conditions such as cancer and sickle cell disease and who depend on lifesaving blood transfusions. Back-to-back months of worsening climate-driven disasters have further strained the blood supply, resulting in blood drive cancellations and reducing much needed blood and platelet donations in affected areas.

Donors of all blood types are urgently needed, and there is an emergency need for platelet donors and type O blood donors to make an appointment to give now to ensure patients across the country continue to receive critical medical care. To make an appointment to give blood or platelets, donors can use the Red Cross Blood App, visit RedCrossBlood.org or call (800) 733-2767.

The recent community impacts of Hurricanes Lee and Idalia have already placed a burden on the organization's ability to collect lifesaving blood products during the critical summer months. Hurricane Idalia slammed into the southeastern U.S., causing more than 700 units of blood and platelets to go uncollected. This compounds other challenges experienced by the organization this summer to collect a sufficient number of blood products.

Donor turnout in August dropped on the heels of one of the busiest travel seasons on record and back-to-school activities, contributing to a 30,000-donation shortfall in August alone.

"For so many patients living with urgent medical care needs, crises don't stop with natural disasters," said Dr. Pampee Young, chief medical officer for the American Red Cross. "In fact, in some instances the stress of a disaster can lead to a medical crisis for some individuals battling sickle cell disease. The need for blood is constant. Every

two seconds, someone in the U.S. needs blood—an often-invisible emergency that the rest of the world doesn't see behind closed hospital doors. Now, that urgency has only heightened."

Right now, blood product distributions to hospitals are outpacing the number of blood donations. Approximately 2,500 hospitals and transfusion centers across the country rely on the Red Cross to collect 12,500 blood donations each day to meet the needs of their patients.

In thanks for helping to replenish the blood supply this month, all who come to give blood, platelets or plasma Sept. 1-18 will receive a limited-edition Red Cross T-shirt, while supplies last. The Red Cross is also offering free sickle cell trait screening for people who self-identify as African American or multiracial. Those who come to give



throughout September will also receive a coupon for a free haircut by email, thanks to Sport Clips Haircuts. Plus, they'll be automatically entered for a chance to win a VIP NASCAR racing experience. Details are available at rcblood.org/racetogive.

A large advertisement for "Feds Feed Families". It features a brown paper bag overflowing with various food items like milk, cereal, and jars. To the right of the bag, the text "HELP A FAMILY IN NEED" is written in large, bold, white letters. Below this, it says "YOUR IN-STORE OR ONLINE DONATION WILL MAKE A DIFFERENCE". At the bottom, the website "shop.commissaries.com/feds-feed-families" is listed. There are also logos for "Feds Feed Families", "COMMISSARY", "FREEDOM'S CHOICE", and "COMMISSARY CLICK2GO". At the very bottom, it says "THANK YOU FOR YOUR GENEROSITY!".

Steel Beach Party



PACIFIC OCEAN (Aug. 26, 2023) Sailors and families observe an airshow from the flight deck during a friends and family day aboard the Nimitz-class aircraft carrier USS Theodore Roosevelt (CVN 71) during an underway. Friends and family experienced life at sea for a day during the ship's workup cycle for a deployment in 2024.

Photo by Mass Communication Specialist Seaman Adina Phebus

Save the Date

VIETNAM WAR 50TH CELEBRATION OF CHARACTER AND COURAGE

January 13, 2024

4:00 pm

*Washington National Cathedral
Washington, D.C.*

with a Legacy Reception to Follow

Honoring Our Vietnam War Veterans and Their Families

- Joint Candlelight Program
- Musical Performances
- Veteran and Family Engagement
- Share your Story with Wreaths Across America Radio
- PACT ACT Information
- POW/MIA Flag Signing



WASHINGTON, DC — Active duty sailor chats with Armed Forces Retirement Home resident and Navy veteran, Pat 'Mac' McCarthy, during a volunteer event. The AFRH welcomes retired enlisted personnel to live in a community setting. It hosts service days for U.S. Navy personnel throughout the year. On this day, they hosted a cookout for the veterans of the AFRH, cleared out storage rooms, repaired main access roads, and disinfected high-touch areas.

AFRH Photo



H.R. 82: Social Security Fairness Act of 2023

Introduced: Jan, 9, 2023

Sponsor: Garret Graves, (LA-R)

Cosponsors: 289 (199 Democrats, 90 Republicans)

Summary: To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions. [Full Text.](#)

This bill is in the first stage of the legislative process. It will typically be considered by committee next before it is possibly sent on to the House or Senate as a whole. Other activity may have occurred on another bill with identical or similar provisions.

H.R. 25: FairTax Act of 2023

Introduced: Jan 9, 2023

Sponsor: Earl "Buddy" Carter (GA-R)

Cosponsors: 26 (all Republicans)

Summary: To promote freedom, fairness, and economic opportunity by repealing the income tax and other taxes, abolishing the Internal Revenue Service, and enacting a national sales tax to be administered primarily by the States. [Full Text.](#)

H.R. 1182: Veterans Serving Veterans Act of 2023

Introduced: Feb 24, 2023

Sponsor: Jenniffer González-Colón (PR-R)

Cosponsors: 4 (3 Republicans, 1 Democrat)

Summary: 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. [Full Text.](#)

This bill is in the first stage of the legislative process. It will typically be considered by committee next before it is possibly sent on to the House or Senate as a whole..

S. 30: Fiscal Year 2023 Veterans Affairs Major Medical Facility Authorization Act

Introduced: Jan 24, 2023

Sponsor: Jon Tester (MT-D)

Cosponsor: 1 (Republican)

Summary: TA bill to authorize major medical facility projects for the Department of Veterans Affairs for fiscal year 2023, and for other purposes. [Full Text.](#)

This bill was enacted after being signed by the President on July 18, 2023.

H.R. 1282: Major Richard Star Act

Introduced: March 1, 2023

Sponsor: Gus Bilirakis (FL-R)

Cosponsors: 26 (197 Democrats, 129 Republicans)

Summary: To amend title 10, United States Code, to expand eligibility to certain military retirees for concurrent receipt of veterans' disability compensation and retired pay or combat-related special compensation, and other purposes. [Full Text.](#)

The committees assigned to this bill sent it to the House or Senate as a whole for consideration on June 21, 2023. Other activity may have occurred on another bill with identical or similar provisions.

H.R. 502: To amend title 38, United States Code, to ensure that the Secretary of Veterans Affairs repays members of the Armed Forces for certain contributions made by such members towards Post-9/11 Educational Assistance, and for other purposes

Introduced: Feb. 9, 2023

Sponsor: Jim Banks (IN-R)

Cosponsors: 2 (1 Republican, 1 Democrat))

Summary: As stated above. [Full Text.](#)

This bill passed in the House on March 7, 2023 and goes to the Senate next for consideration. Other activity may have occurred on another bill with identical or similar provisions.

H.R. 4278: Restore VA Accountability Act of 2023

Introduced: June 22, 2023

Sponsor: Mike Bost (IL-R)

Cosponsors: 17 (All Republicans)

Summary: To amend title 38, United States Code, to modify personnel action procedures with respect to employees of the Department of Veterans Affairs, and other purposes. [Full Text.](#)

The committees assigned to this bill sent it to the House or Senate as a whole for consideration on July 26, 2023. Other activity may have occurred on another bill with identical or similar provisions.

VETERANS DAY

A full-page background image featuring a soldier in silhouette on the right, wearing a helmet and carrying a bag, playing a trumpet. To the left, an American flag waves on a tall pole. The scene is set against a dramatic sunset sky with orange and blue hues, and a grassy field in the foreground.

ARMY
MARINE CORPS
NAVY
AIR FORCE
SPACE FORCE
COAST GUARD

NOVEMBER 11, 2023
HONORING ALL WHO HAVE SERVED

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
	REUNIONS FY 2024		
USS MASSEY (DD 778)	Oct. 2-6	(757) 679-8920	vaprep50@gmail.com www.ussmasseyassociation.org
VR 53 - VR 60	Oct. 4-8	(901) 482-8552 (618) 612-3466	schrempgary@gmail.com
VA 103/VF 62	Oct. 8-10	(906) 201-1528	gunnerh@up.net www.va103/vf62.org
VXE 6 (AIRDEVRON 6)	Oct. 11-13	(702) 338-4383	bobmccauley2@cox.net www.puckeredpenguins.org
USS HORNET (CVA/ CVS 12)	Oct. 11-16	(814) 312-4976	hornetcva12@aol.com www.usshornetassn.com/
USS CONSTELLATION (CVA/ CV 64)	Oct. 11-16	(432) 694-0227	membership@ussconstellation.org www.ussconstellation.org
USS OUELLET (FF 1077)	Oct. 12-15	(916) 612-1401 (734) 476-5519	jimwatt2000@hotmail.com mikedodds@eoiauto.com
USS HANCOCK (CV/ CVA 19)	Oct. 16-19	(978) 688-1011	pete_cole@verizon.net www.uss Hancock association.org
USS COGSWELL (DD-651)	Oct. 17-19	(760) 889-2216	secretary@usscogswell.com www.usscogswell.com
USS WAINWRIGHT (DLG/ CG 28)	Nov. 13-17	(269) 967-3536	president@usswainwright.org www.usswainwright.org
USS CONSERVER (ARS 39)	April 24-29	(619) 449-4499	dcwoodworking1@yahoo.com http://www.ussconserver.org
Fighter Squadron (VF) 161	May 7-9	(858) 437-1476	battlestarbuk@gmail.com
USS TICONDEROGA (CV/ CVA/ CVS 14, CG 47)	May 15-19	(540) 226-1269	1stVP@TicoVets.org www.ticovets.org
Military Women Across the Nation	Sept. 19-21	(507) 400-9111	lynne@milwomen.org

Retired Activities Office Locator

★ - Office needs volunteers

Navy and Joint RAOs

Arizona

➤ Retired Activities Office
Navy Operational Support Center
14160 W. Marauder St.
Luke AFB, Glendale, AZ 85309
9 a.m. - 2 p.m. (Mon.-Fri.)
☎ (602) 353-3033
✉ stellareyes@cox.net

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@mchsi.com

➤ Retired Activities Office (★)
Fleet and Family Support Center
966 Franklin Ave., Bldg. 930
Naval Air Station
Lemoore, CA 93246
8 a.m. - 2 p.m. (Thu)
☎ (559) 998-4032
✉ curtis.m.miller1@navy.mil

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

➤ Retired Activities Office (Closed)
Naval Amphibious Base
Coronado, CA 92155

➤ 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
✉ bfrench2905@gmail.com

➤ Retired Activities Office
Fleet and Family Support Center
Naval Station San Diego
3005 Corbina Alley, Suite 1
San Diego, CA 92136
8:30 - 11:30 a.m. (Mon/Tue/Thurs/Fri)
☎ (619) 556-9752
✉ annanias.rose1@navy.mil

➤ Retired Activities Office
Naval Weapons Station Seal Beach
Bldg. 22, Room 2
Seal Beach, CA 90740-5000
9 a.m. - 3 p.m. (Mon-Thru)
9 a.m. - noon (Fri)
☎ (562) 626-7152
✉ RAO-NWSSB@navy.mil
tomckerr@aol.com

Connecticut (& Rhode Island)

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

☎ (860) 694-3284
✉ paul.f.dillon@navy.mil

Florida

➤ Retired Activities Office
Naval Air Station, Jacksonville
Fleet and Family Support Center
27 Ranger Street
P.O. Box 136
Jacksonville, FL 32212-0136
10 a.m. - 2 p.m. (Tue-Fri)
☎ (904) 542-5790, Fax: 542-5716
thomas.j.brennan34.vol@us.navy.mil

➤ Milton RAO (Closed)
Refer to NAS Pensacola for issues

➤ Retired Activities Office
Fleet and Family Support Center
Naval Air Station Pensacola
151 Ellyson Ave., Bldg. 625
NAS Pensacola, FL 32508-5217
9 a.m. - 1 p.m. (Mon-Fri)
☎ (850) 452-5622
✉ marsha.f.williamson1@navy.mil

Hawaii

➤ Retired Activities Office
Military and Family Support Center
4827 Bougainville Drive
Honolulu, HI 96818-3174
8 a.m. - 3 p.m. (Mon-Fri)
☎ (808) 474-0032
✉ mfschwaii@navy.mil

Illinois

➤ Retired Activities Office (Closed)

Maine

(& Portsmouth Shipyard)
➤ Retired Activities Office (★)
62 Pegasus St.
Brunswick, ME 04011
9 a.m. - noon (Mon-Fri)
☎ (207) 841-0582
✉ navyraomevt@gmail.com

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
✉ marilyn.a.lewis@navy.mil

Massachusetts

➤ Retired Activities Office (Closed)

Michigan (Joint RAO)

➤ Retiree Affairs Office
43156 Wagner Bldg 164
(Dining Facility)
Selfridge ANG Base, MI 40045
9 a.m. - 3 p.m. (Tues. - Fri.)
☎ (586) 239-5580
✉ selfrao@yahoo.com

Minnesota (★)

➤ Retired Activities Office
Navy Operational Support Center
5905 34th Avenue South
Minneapolis, MN 55450
10 a.m. - 2 p.m. (Thu)

☎ (612) 713-4664
✉ corypaulsen@outlook.com

Missouri

➤ Retired Activities Office (Closed)

New Hampshire (★)

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

South Carolina (Joint RAO) (currently no Navy volunteers ★)

➤ Retired Activities Office
103 Hill Blvd., Bldg. 503, Room 122
Joint Base RAO
Charleston, SC 29404
9 a.m. - noon (Mon-Fri)
☎ (901) 874-5195i-

Tennessee (★)

➤ Retired Activities Office
Fleet and Family Support Center
Bldg. 456, 1st Floor
NSA Memphis, Code N 763
Millington, TN 38054-5000
10 a.m. - 2 p.m. (Tue & Thu)
☎ (901) 874-5195
✉ brenda.sherman@navy.mil

Virginia

➤ Retired Activities Regional Office
Fleet and Family Support Center
7928 14th St., Suite 102
Norfolk, VA 23505-1219
10 a.m. - 2 p.m. (Mon-Thu, appt only)
☎ (757) 445-4380 Fax: 445-5326
✉ navretactnorva@gmail.com

➤ Retired Activities Office
JEB Little Creek-Fort Story
Fleet and Family Support Center
1450 D Street
Virginia Beach, VA 23521
10 a.m. - 2 p.m. (Mon-Fri)
☎ (757) 462-8663
✉ lutherwilliams@cox.net

Washington

➤ Retired Activities Office (★)
Fleet and Family Support Center
Naval Air Station Whidbey Island
Oak Harbor, WA 98278
9 a.m. - 3 p.m. (Mon-Fri)
☎ (360) 257-6432
✉ raowhidbeyisland@gmail.com

➤ Retired Activities Office
Fleet and Family Support Center
Naval Base Kitsap
1099 Tautog Circle
Silverdale, WA 98315
9 a.m. - 3 p.m.

➤ 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
✉ jesse.p.bennett2.civ@us.navy.mil

Wisconsin

➤ Retired Activities Office (★)
Navy & Marine Corps Reserve Center
2401 South Lincoln Memorial Dr.
Milwaukee, WI 532017-1999
9 a.m. - 3 p.m. (Mon)
☎ (414) 744-9766
✉ riorich64@yahoo.com

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
✉ patricia.rios@eu.navy.mil

Independent Retired Coordination Offices (IROCs)

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

Florida

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

Italy

➤ Retired Activities Office
Via De Amicis No. 16
07024 La Maddalena
O. T. Italy
100-Percent email contact
Civilian working from home
✉ panzanic@Hotmail.com

➤ Retiree Resource
Fleet and Family Support Center
3 - 5 p.m. (Wed only)
☎ 081-811-6372
✉ RSOnaples@gmail.com

Subic Bay (Philippine Region)

➤ Retired Activities Office
Subic Bay-Olongapo
No. 34 National Highway
Barrio Barretto 2200
Olongapo City
PSC 517, Box RS
FPO/AP 96517-1000
9 a.m. - 3 p.m. (Mon. - Fri.)
☎ (Office) 011-63-47-222-2314
(24/7 Cell) 639065705335
Fax: 011-63-47-222-2899
✉ Dir@Raosubic.Com

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;

Combat Related Special Compensation:

www.va.gov/resources/combat-related-special-compensation-csrc/

DEERS: (800)-538-9552, Fax: (831) 655-8317;

www.tricare.osd.mil/deers

Defense Commissary Agency: www.commissaries.com

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

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

Gulf War homepage: www.gulfink.osd.mil

I.D. Cards Benefits and Eligibility: (866) 827-5672;

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

Navy Reserve Personnel Management (PERS 9): (866) 827-5672;

Navy Casualty Assistance: (800) 368-3202

After duty hours call (901) 634-9279 for Casualty Watch Officer

Navy Retired Activities: (833) 330-6622

Email: MILL_RetiredActivities@navy.mil

Navy Retired Activities Offices

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

Report the Death of a Retiree: (800) 321-1080

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

FEDVIP: www.BENEFEDS.com

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

8899 E 56th Street

Indianapolis, IN 46249-1200

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

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

8899 E 56th Street

Indianapolis IN 46249-1300

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

TRICARE: www.mytricare.com/mtc

TRICARE East: www.humanamilitary.com/beneficiary

AL, AR, CT, DC, DE, IL, IN, KY, FL, GA, LA, MA, MD, ME, MI, MS, NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN (except 35 Western zip), TX (except the extreme Western area) VT, VA, WI, and WV

TRICARE West: www.tricare-west.com

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

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

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

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

www.tricare.mil/pharmacy

www.express-scripts.com

VA: www.va.gov

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

Insurance:

VA Regional Office and Insurance Center

PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO

Box 7787 (payments)

Philadelphia PA 19101

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

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

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

Records:

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

Retired prior to 1995:

www.archives.gov/veterans/military-service-records

Retired after 1995:

Navy Personnel Command

PERS-312E

5720 Integrity Drive

Millington, TN 38055-3120

Fax requests to: (901) 874-2664

Gray-area reservists: (866) 827-5672

Navy Recreation: www.mwr.navy.mil

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

ITT: <http://navynwr.org/mwrprgrms/itt.html>

Sister service retiree publications:

Air Force Afterburner: www.retiree.af.mil

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

Coast Guard Evening Colors: www.uscg.mil/hq/cg1/psc/ras

Marine Corps' Semper Fidelis: [Semper Fidelis](http://SemperFidelis.com)

PARTING SHOT



NEWPORT NEWS, Va. (August 18, 2023) Newport News Shipbuilding workers help Sailors re-install the port side anchor onboard the Nimitz-class aircraft carrier USS John C. Stennis (CVN 74) in Newport News, Virginia. John C. Stennis is conducting Refueling and Complex Overhaul to prepare the ship for the second half of its 50-year service life.

Photo by MC3 Rajah Lee Thornton

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