

SAILORFORLIFE

Veterans. Retirees. Families.

Issue #2
2025 SPRING/SUMMER



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SAILOR FOR LIFE

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A Sailor, assigned to Naval Beach Group 1, reunites with his family onboard Naval Air Station North Island in Coronado, California, upon return from deployment. (U.S. Navy photo by MC1 Kelby Sanders)

On the front cover: QM3 Erick Javier stands watch as a phone talker on the weather decks as USS Boxer (LHD 4) steams under the Coronado Bay Bridge. (U.S. Navy photo by MCCS John Scorza)

FLEET IN PHOTOS



The U.S. Navy Band's Sea Chanters perform a concert on the Avenue in Washington D.C.
(U.S. Navy photo by MU1 Seth Johnson)



BM2 Jadon Howard stands watch on the bridge wing aboard the USS Russell (DDG 59).
(U.S. Navy photo by MC3 John Miller)



MA3 Caroline Gonzalez is deployed aboard USNS 1st Lt. Baldomero Lopez (T-AK 3010).
(U.S. Navy photo by MC1 Kelby Sanders)



Sailors assigned to the USS Somerset (LPD 25) heave a messenger line.
(U.S. Navy photo by MC2 Evan Diaz)



ABF3 Riley Oakes retrieves paint from the hazardous materials storeroom aboard the USS Harry S. Truman (CVN 75). (U.S. Navy photo by MC2 Logan McGuire)

VETERANS MAY BE ELIGIBLE FOR ONE MORE YEAR OF GI BILL BENEFITS



From Veterans Benefits Administration

Are you a veteran who served at least two periods of service? In other words, did you reenlist? If so, there's a chance that you're eligible for additional GI Bill benefits.

Veterans Affairs announced that it has updated its process for awarding GI Bill benefits. This means that many veterans who served multiple periods of military service (for example, veterans who reenlisted) may be eligible for additional benefits for themselves or their beneficiaries.

Specifically, under the previous policy, eligible veterans who served at least two periods of service were forced to choose between the Montgomery GI Bill and the Post-9/11 GI Bill for a maximum of 36 months of GI Bill benefits. Under the updated policy, veterans will no longer have to make that choice when they apply for benefits, meaning that they can qualify for up to 48 months of GI Bill benefits.

Many veterans are also now eligible for additional, retroactive benefits. Specifically, veterans who served at least two periods of service—one that qualified them for the Montgomery GI Bill and a second that qualified them for the Post-9/11 GI Bill—may be eligible to receive up to 12 months of additional GI Bill benefits (bringing them to a total of 48 months). These veterans may be eligible to receive 12 months of additional, retroactive GI Bill benefits (bringing them to a total of 48 months).

Who qualifies for this expansion?

Veterans who served at least two periods of service—one that qualifies for the Montgomery GI Bill and a second that qualifies for the Post-9/11 GI Bill—may be able to receive additional GI Bill benefits.

Will I be notified if I'm eligible?

Yes, VA will be distributing communications to potentially impacted beneficiaries.

My GI Bill benefits expired. Will there be an extension if I'm found eligible?

To receive an expiration date extension, applications must be submitted by Oct. 1, 2030.

Do I need to do anything?

Of the 1.04 million veterans who may potentially be eligible for additional benefits, VA will be able to automatically adjudicate the claims for approximately 660,000 without any further action required on their part. For all remaining veterans, VA will be reaching out to them directly to encourage them to file a claim.

When is the deadline to apply for those who need to take action?

Oct. 1, 2030.

To learn more about this change, including how to apply, visit the [Rudisill information page on VBA's education service website](#).

CHAMPVA BENEFITS

From U.S. Department of Veterans Affairs

If you're the spouse, dependent, or survivor of a veteran who meets certain service-connected disability requirements, you may qualify for health care benefits through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). Find out if you qualify for CHAMPVA and how to apply.



Sailors working in the optometry department at Naval Hospital Guantanamo Bay care for the eye health of the community through eye exams and lens fabrication. (U.S. Navy photo by Emily McCamy)

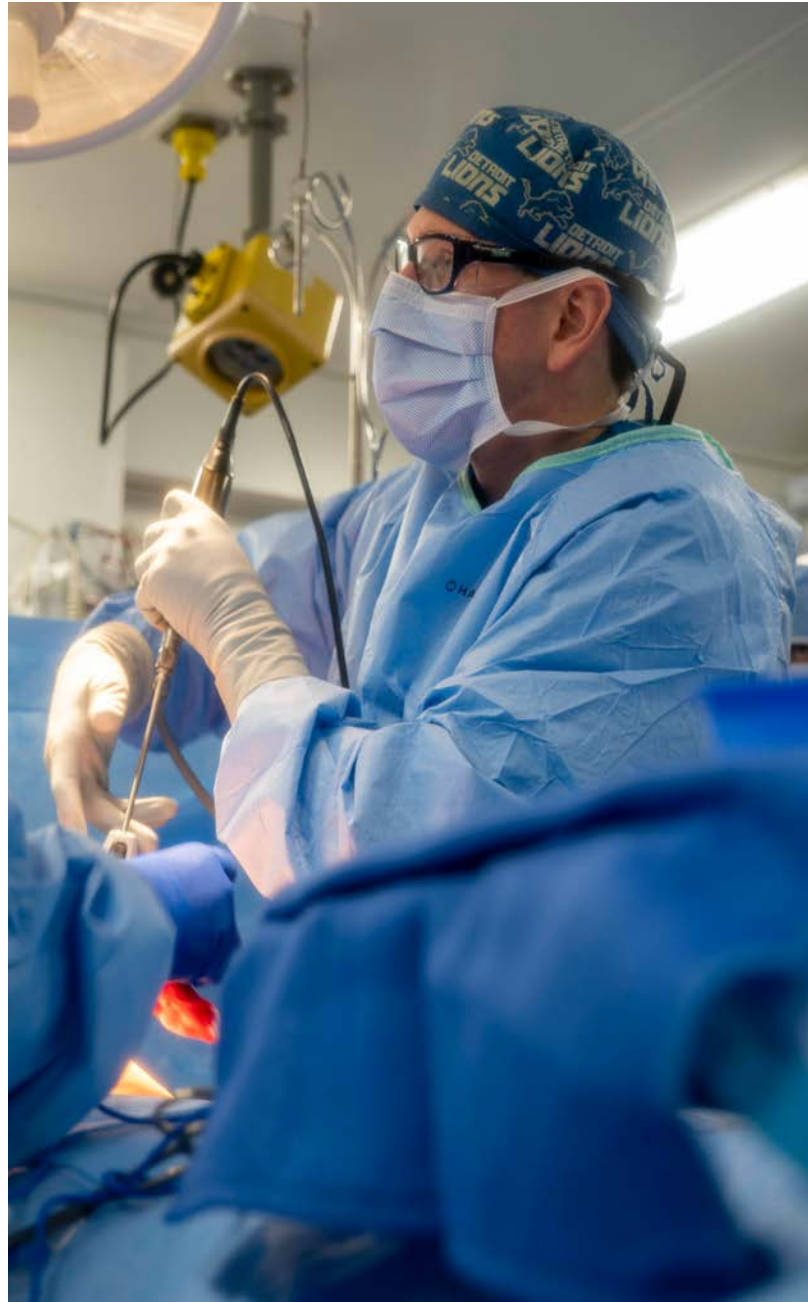
ELIGIBILITY FOR CHAMPVA

You may be eligible for CHAMPVA if you don't qualify for TRICARE and one of these descriptions is true.

At least one of these must be true for you:

- You're the spouse or dependent child of a veteran who's been rated permanently and totally disabled from a service-connected disability, or
- You're the surviving spouse or dependent child of a veteran who died from a service-connected disability, or
- You're the surviving spouse or dependent child of a veteran who was at the time of their death rated permanently and totally disabled from a service-connected disability.

Note: In certain cases, you may be eligible for CHAMPVA if you're the surviving spouse or dependent child of a service member who died in the line of duty, not due to misconduct; however, you can't get CHAMPVA benefits if you qualify for TRICARE.



Lt. Cmdr. Alexander Marrotte uses a laparoscope during a surgery in the operating room aboard USS Carl Vinson (CVN 70). (U.S. Navy photo by MC2 Emily Claire Bennett)

ELIGIBILITY FOR SPECIFIC GROUPS

Newborn dependent children

We can't pay medical claims for a qualifying newborn child until they're enrolled in CHAMPVA. Apply for CHAMPVA for your child as soon as possible after their birth.

Before you can apply for CHAMPVA for your child, you'll need to take these two steps:

1. First, get a Social Security number for your child at a Social Security Administration office.
2. Then, add your child as a dependent of the veteran sponsor by contacting your nearest VA regional office.

Surviving spouses who remarry

If you remarry on or after your 55th birthday, you can keep your CHAMPVA benefits after you remarry.

If you remarry before age 55, your CHAMPVA benefits will end on the date of your remarriage.

If you remarry before age 55, but your remarriage ends, you may qualify for CHAMPVA again. The first date that you qualify again is the first day of the month after your remarriage ends.

Spouses who are both veterans

If you and your spouse are both veterans, you may each qualify for both VA health care and CHAMPVA. If you enroll in both programs, you can choose to use either VA health care or CHAMPVA each time you need care.

Dependent children age 18 or older

If you're enrolled full time in high school, college, or another educational institution, you can keep CHAMPVA benefits between ages 18 and 23. Your benefits will end when you're no longer enrolled in school or when you turn 23, whichever comes first. If you get married before age 23, your benefits will end on the date of your marriage.

If you're permanently unable to support yourself due to a disability that happened before age 18, you can keep CHAMPVA benefits after age 18. Your benefits will end if you get married or become capable of supporting yourself.

If you're not enrolled in school or permanently disabled, your CHAMPVA benefits will end when you turn 18.

Stepchildren who leave the veteran's household

If you're the stepchild of a veteran and you leave the veteran's household because of a divorce or remarriage, you no longer qualify for CHAMPVA.

People who are age 65 or older or who qualify for Medicare at any age

If you're eligible for Medicare, you must have Medicare Part A and Part B in order to get or keep CHAMPVA benefits. A Medicare Advantage plan (also called Plan C) also meets this requirement.

Primary family caregivers of veterans with disabilities

You may qualify for CHAMPVA through the Program of Comprehensive Assistance for Family Caregivers if you meet both of these requirements:

- You're the primary family caregiver for a veteran with disabilities, and
- You don't have other health insurance.

To find out if you qualify for CHAMPVA, you'll need to apply for the Program of Comprehensive Assistance for Family Caregivers.

Benefits you can get through CHAMPVA

CHAMPVA is a cost-sharing program.

[Learn about care and services covered through CHAMPVA.](#)

RENEW YOUR ID CARD ONLINE

From MyNavy Career Center

Are you a veteran, retiree, or family member in need of a new or renewed Common Access Card (CAC) or Uniformed Services Identification Card (USID)? Say goodbye to long wait times at RAPIDS sites! The Department of Defense has expanded its online renewal capabilities, allowing eligible individuals to renew their USID cards or schedule in-person CAC appointments online from the comfort of their homes.

What is the difference between a CAC and USID?

The Common Access Card (CAC) is for active duty and Selected Reserve (SELRES) military personnel, Department of Defense (DoD) civilian employees, and eligible contractors. The Next Generation Uniformed Services Identification Card (USID) is for military family members and retirees to access benefits and privileges, featuring an updated design and security features to deter counterfeiting and fraud. Find CAC types, affiliation, color coding, and eligibility criteria at <https://www.cac.mil/Common-Access-Card/>. Find USID types, affiliation, and color coding, and eligibility criteria at <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>.

Who is my sponsor?

A sponsor is the person affiliated with the DoD or other federal agency who takes responsibility for verifying and authorizing the applicant's need for an ID card. Your sponsor registers you in Defense Enrollment Eligibility Reporting System (DEERS). Most CAC holders (military or DoD civilian) are sponsors. Detailed sponsorship and eligibility information can be found at <https://www.cac.mil/ID-Card-Lifecycle/#sponsorship>.

What you need to know

Retirees and sponsors may request USID renewal online. If approved, the USID is mailed directly to the card recipient.

To renew a USID online:

- Sponsor may either be a CAC holder or DoD Self-Service logon credential holder to log in and access ID Card Office Online (IDCO) at <https://idco.dmdc.osd.mil/idco/>.
- Sponsor's and card recipient's contact information in Defense Enrollment Eligibility Reporting System (DEERS) must be up to date. You can check this under IDCO's "My Profile".
- Sponsor's duty status (i.e. active) must extend at least 30 days past the renewal request date.

- Card recipient's photo in DEERS must have been taken in the last 12 years.
- Card recipient's mailing address in DEERS must be in the U.S. or an APO/FPO/DPO.

Steps to renew a USID online:

1. The sponsor requests USID card renewal in IDCO, clicking "Continue" under "Family ID Cards" with the "Renew Family Member ID Card" listed as an option.
2. Once the request is processed, the card will be created and mailed to the card recipient via U.S. mail.
3. An email will be sent to the sponsor and card recipient once the card is shipped, directing the sponsor to acknowledge receipt of the card via IDCO.
4. Once the sponsor acknowledges receipt of the card, the new USID card will activate, and the prior card will deactivate.
5. The card recipient should return the old card to their nearest RAPIDS site, which can be found using the IDCO ID Card Office Locator, or mail it to the DMDC. Address mail as follows- ATTN: CAC Returns, 2102 E 21st Street N, Wichita, KS 67214.
6. If the renewal request is not approved or fails, the card recipient will receive an email.
7. Depending on the reason for disapproval or failure, the sponsor will be instructed to submit a new request in IDCO or visit a RAPIDS site.

For additional resources, visit the links below:

Renewing Your USID Card Online | <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/Renewing-Online/>

USID Frequently Asked Questions | <https://dvidshub.net/r/9wnpvl>

CAC Frequently Asked Questions | https://www.cac.mil/Portals/53/Documents/cacmil_faqs.pdf

Questions still unanswered? Contact MNCC at 833-330-6622 or askmncc@navy.mil.



VA EXPANDS ACCESS TO VETERANS LEGACY MEMORIAL

From U.S. Department of Veterans Affairs

The Department of Veterans Affairs expanded the Veterans Legacy Memorial (VLM) – the nation's largest digital platform dedicated to the memory of veterans and service members – to allow veterans to tell their own story before they pass away. The new “Your Story, Your Legacy” feature will allow veterans who have been approved for [VA's pre-need eligibility determination for burial in a VA national cemetery](#) to log in to a secure website where they can privately submit images, autobiographies, military and life milestones, and historical documents.

VLM already offers family, friends, and others a way to chronicle the life of a veteran by uploading written tributes, photos, biographies, documents, and other information. It contains nearly 10 million interactive VLM pages for those interred in VA national cemeteries, Department of Defense-managed cemeteries, VA grant-funded state/tribal cemeteries, National Park Service cemeteries, and private cemeteries around the world.

VA will keep a veteran's content secure until they pass away and VA approves a request for a burial or memorial benefit. Following approval, the content the veteran submitted will become public and appear on their VLM page on the public-facing website.

“The legacies we leave behind come in many forms,” said Acting Under Secretary for Memorial Affairs Ronald Walters. “Providing veterans with resources to document their stories while they are still with us ensures their voices are heard and allows family members, friends, and others to appreciate the experiences of those who served.”

Veterans who have provided their email address and been approved for pre-need eligibility will receive an email directing them to the “Your Story, Your Legacy” landing page. Here's where to apply [online](#).

Since the VLM website launched in 2019, more than 165,000 submissions have been made to veteran profile pages. NCA moderators review all content submissions before being posted to a veteran's page to ensure it conforms to the VLM User Policy.

For information about VA burial benefits, visit one of VA's [national cemetery locations](#) in-person or visit online at [VA burial and memorial benefits](#), or call toll free at 1-800-827-1000.

VA MAKES SEVERAL CANCERS PRESUMPTIVE FOR SERVICE CONNECTION

From Veterans Affairs

The Department of Veterans Affairs announced that it is making acute and chronic leukemias, multiple myelomas, myelodysplastic syndromes, myelofibrosis, urinary bladder, ureter, and related genitourinary cancers presumptive for service-connection for:

- **Gulf War veterans:** Veterans who served in Somalia or the Southwest Asia theater of operations (which includes Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations) during the Persian Gulf War on or after Aug. 2, 1990.
- **Post-9/11 veterans:** Veterans who served in Afghanistan, Iraq, Djibouti, Egypt, Jordan, Lebanon, Syria, Yemen, or Uzbekistan and the airspace above these locations during the Gulf War on or after Sept. 11, 2001. This includes veterans who served at the Karshi-Khanabad (K2) base in Uzbekistan after Sept. 11, 2001.

This step lowers the burden of proof for these veterans, meaning that they do not need to prove that their service caused their condition to receive benefits for it. Instead, VA automatically assumes service connection for the condition and provides benefits accordingly. Additionally, when a veteran becomes service connected for a health condition, it gives them access to free health care for that condition. The presumptions for urinary bladder, ureter, and related genitourinary cancers went into effect Jan. 2, 2025. The presumptions for acute and chronic leukemias, multiple myelomas, and myelodysplastic syndromes, myelofibrosis took effect on Jan. 10, 2025.

In addition to supporting all veterans who served during the Gulf War, Iraq War, and Afghanistan War, these steps are also a part of a comprehensive effort VA is undertaking to listen to veterans who served at the Karshi-Khanabad base and ensure that VA is providing them — and their survivors — with the care and benefits they deserve. As a result of these efforts, K2 veterans have higher claim and approval rates than any other cohort of veterans: 13,002 K2 veterans of the approximately 16,000 known K2 veterans are currently enrolled in VA health care, more than 11,800 are service connected for at least one condition, the average K2 veteran is service connected for 14.6 conditions at a 70% disability rating, and the average service-connected K2 veteran receives an average of \$30,000 a year in earned benefits.

VA encourages veterans with these conditions to apply for benefits and encourages eligible veterans with previously denied claims to reapply. VA will update publicly available information and conduct general outreach to veterans and survivors to publicize this new eligibility. To apply for benefits, veterans may visit [VA.gov](https://www.va.gov) or call 1-800-MYVA411.



Cmdr. Robert Wayland, commanding officer of the USS William P. Lawrence (DDG 110), and veterans attend the USS Juneau memorial service.
(U.S. Navy photo by MC2 Lordom Kelly)

TRICARE WEST REGION CONTRACTOR TRANSITION: WHAT TO KNOW IF YOU LIVE IN THE WEST REGION

From TRICARE Communications

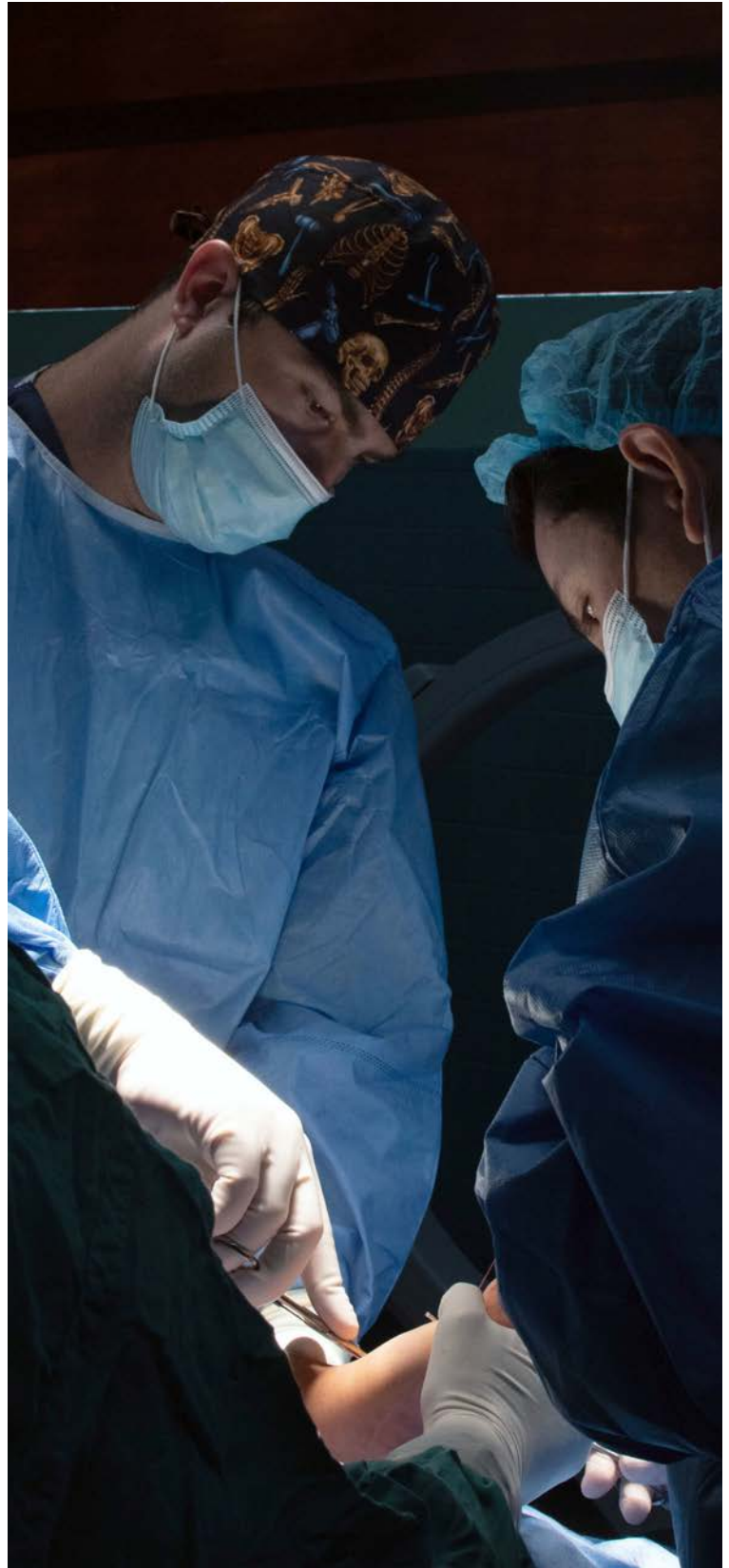
On Jan. 1, TRICARE began delivering health care under its new regional contracts. This means that TriWest Healthcare Alliance is now the contractor for the TRICARE West Region, including six states that moved from the East Region. ([Humana Military](#) remains the contractor for the states that have stayed in the East Region.)

The Defense Health Agency is aware that some West Region beneficiaries have experienced challenges since Jan. 1. These include:

- Payment set-up.
- Call center wait times.
- Network provider availability.
- Processing of referrals and authorizations.
- TriWest beneficiary portal access.

Together, the DHA and TriWest are actively implementing strategies to address these concerns. Processes are improving each day. The DHA understands that this period is important for keeping your healthcare coverage. The DHA remains committed to ensuring the best possible care for all beneficiaries.

“We have taken a series of actions to ensure you are insulated as much as possible from any adverse effects from these performance issues,” wrote Lt. Gen. Telita Crosland, DHA Director, in a Jan. 31 message to West Region beneficiaries. “We are working closely with TriWest to ensure we deliver on the contractual requirements to meet your health care needs.”



Lt. Graham Sullivan, a resident of orthopedics assigned to Navy Medicine Readiness and Training Center (NMRTC) Portsmouth, and Jose Lemus, an orthopedic resident, perform a pediatric reconstructive surgery on a patient's foot at Hospital Escuela in Tegucigalpa, Honduras.
(U.S. Navy photo by Bobbie Camp)



HM3 Lesly Saravia, assigned to Navy Medical and Readiness Training Command (NMRTC) Great Lakes, fills out a blood-donor questionnaire for a Sailor. (U.S. Navy photo by MC2 Evan Mueller)

It's important to know that no beneficiary has lost their TRICARE coverage due to this transition.

Calling your regional contractor

Do you live in the West Region? You can call TriWest at 888-TRIWEST (874-9378).

The DHA is aware that West Region callers are experiencing significant hold and resolution times. The DHA is working with TriWest to reduce wait times and ensure that you're able to get the answers you need.

Since Jan. 1, TriWest has hired over 400 additional customer service representatives. They've also added a call-back feature to reduce call wait times. This feature is available during especially busy periods. If you choose this option, you don't need to wait on hold. A TriWest representative will return your call when it's your turn in line.

Note: The outgoing contractors—Health Net Federal Services, LLC, and Humana Military (for the six states that moved from the East Region)—can no longer assist West Region beneficiaries. Only call your previous contractor to ask about claims with dates of service before Jan. 1. For all other questions, reach out to TriWest.

Finding network providers

TriWest has built a large provider network. Over 97% of West Region beneficiaries have access to all provider specialties. TriWest's network includes almost all of Humana Military's network in the six transition states. It also includes over 80% of the providers that were in HNFS' network. TriWest continues to load contracted providers into their directory and actively expand their provider network to ensure you have access to care.

Check out [TriWest's network provider directory](#) to find a network provider near you.



Cmdr. Daniel Fuhrmann applies a fluoride treatment to a patient's teeth during a dental engagement at Palau Head Start in Koror, Palau. (U.S. Navy photo by MCI Jacob Allison)

LEARN HOW TO GET CARE FROM DENTAL SPECIALISTS WITH THE TRICARE DENTAL PROGRAM

From TRICARE Communications

If you're a TRICARE Dental Program member, you might need to see different types of dentists for specific tooth and mouth problems. Luckily, the TDP, administered by [United Concordia](#), offers a wide range of specialists in CONUS and OCONUS locations.

To find a specialist near you, check out the [Find a Dentist tool](#) on United Concordia's website.

"Before you go to a specialist, it's a good idea to make sure the specialist's services are covered," said Douglas Elssesser, a program analyst with the Dental Program Section of the TRICARE Health Plan, at the Defense Health Agency. "A TDP network dentist can submit a pre-authorization request on your behalf to determine your out-of-pocket costs."

Here's an easy-to-understand guide to these dental specialties.

1. Endodontists

These dentists are experts at treating the inside of teeth. If you have severe tooth pain or need a root canal, an endodontist is the person to see. They use special tools to fix the soft inner part of your tooth,

including the nerves and blood vessels.

2. Oral/maxillofacial surgeons

These specialists do surgery on your mouth, jaw, and face. They can remove wisdom teeth or other difficult-to-pull teeth. They also put in dental implants (artificial tooth roots) and can fix jaw problems or facial injuries. If you need any kind of surgery in your mouth area, you'll likely see this type of dentist.

3. Orthodontists

Orthodontists straighten teeth and fix bite problems. They use braces, clear aligners, and other devices to move teeth into better positions. This can improve how your teeth look and work. If your teeth are crooked or your jaw doesn't line up correctly, an orthodontist can help.

4. Pediatric dentists

These are dentists just for kids, from babies to teenagers. They take care of children's teeth. Pediatric dentists know how to make dental visits less scary for kids. They're good at spotting and fixing problems in growing mouths and can teach kids how to take care of their teeth.

5. Periodontists

Periodontists focus on gum health and the bones that support your teeth. If you have serious gum disease or loose teeth or need a deep cleaning under your gums, a periodontist can help. They can also do gum grafts (adding tissue to your gums) and place dental implants.

6. Prosthodontists

These dentists specialize in replacing missing teeth and restoring damaged ones. They make and fit things like crowns (caps for damaged teeth), bridges (fake teeth attached to your real teeth), dentures (removable fake teeth), and dental implants. If you're missing teeth or have badly damaged teeth, a prosthodontist can help restore your smile.

7. Multi-specialist groups

Some dental offices have many different specialists working together. This can be helpful if you have a complex dental problem that needs more than one type of expert. For example, you might need an oral surgeon to remove a tooth and a prosthodontist to replace it.

CHOOSING A COLLEGE OR TECHNICAL SCHOOL

From Federal Trade Commission

You don't have the time or money to waste on education or training that won't help you meet your goals. Not all schools deliver on their promises, and some care more about their own bottom line than getting you qualified for a career.

Use an objective source to get reliable information about the education you need to get the job. What kinds of schools offer that degree or certification?

Use the [U.S. Department of Education's College Navigator tool](#) to research the schools that offer what you need. Look for a school's:

- **Graduation rate:** How many students successfully complete programs at those schools?
- **Cost:** The Department of Veterans Affairs [GI Bill Comparison Tool](#) will show how much your benefits will cover.
- **Loan default rate:** Look up the share of students who have paid some of their debt within three years of leaving school. A high default rate could mean graduates have too much debt or they can't get jobs in their field. Either is a warning sign to look elsewhere for your degree.
- **Accreditation:** Regional accreditation of a school is often more beneficial to you. If you want to transfer, some institutions may not accept credit from a school with national accreditation. Also, in some specialized careers fields like law or engineering, their accrediting bodies might require specific accreditation. Make sure your school meets those requirements.
- **Status as a non-profit or for-profit:** Unlike non-profit schools, for-profits generate earnings for their owners. Some may stretch the truth to persuade you to enroll.

Get some real-life experience with the school you're considering:



CMDCM Jordan Rosado, Navy Community College senior enlisted leader, discusses educational opportunities with Sailors during Career Development Symposium Southwest. (U.S. Navy photo by Doug Bedford)

- **Sit in on some classes:** Are the students engaged?
- **Talk to student veterans and recent graduates:** What do they think of the school? Did the school help them reach their goals?
- **Contact [Student Veterans of America \(SVA\)](#):** They can connect you to veterans through their local chapters. Get first-hand feedback on a school's track record for supporting veterans. Find out if the school you're looking at has an [SVA chapter](#).
- **Ask for credit for your military training:** Find out if the school takes credits from programs like the [College Level Examination Program \(CLEP\)](#), which has DOD-funded tests that could earn you college credit. Use the [American Council on Education's ACE Military Guide](#) to search for the military training you've had and see if you can get college credit for it.

PROTECTING YOUR BENEFITS DATA FROM FRAUDSTERS

From VBA Benefits Delivery Protection and Remediation

Veterans Affairs is sharing guidance on how veterans and their beneficiaries can protect their data, especially Personally Identifiable Information (PII). It's crucial to recognize that fraudsters often target veterans through various scams to gain access to personal data, resulting in identity theft.

Understanding identity theft

Identity theft occurs when someone steals personal information—such as Social Security Numbers (SSNs), bank account details, medical records and account numbers, or credit card information to commit fraud. This can lead to unauthorized purchases, drained bank accounts, and even fraudulent claims for benefits in your name. Identity theft can have severe consequences, impacting not only financial stability but also access to VA benefits.

Types of scams targeting personal data

- **Generative Artificial Intelligence (AI) scams:** Fraudsters can use AI to create fake identities or impersonate real people, businesses or charities to access secure information and file claims for benefits. They may develop convincing voice or video messages for social engineering attacks to trick people into giving money to fraudsters.
- **QR code scams:** With the rise of contactless payment and information sharing, fraudsters use QR codes as a quick scam. These codes may appear in emails, social media, flyers, websites or public places like parking meters, and direct users to phishing sites intended to steal personal data or request payment under false pretenses.
- **Phishing:** also known as clickbait scams, phishing comes in many forms, such as emails, phone calls, text messages, fake websites and advertisements, and social media videos. Clicking on links can

lead veterans to phishing sites designed to steal personal information, infect devices with malware, or request payment for nonexistent services. Veterans should be constantly vigilant, alert and skeptical to stay safe online. Veterans who share military service or employment information online put themselves at risk of phishing scams.

- **Romance and friendship scams:** Fraudsters create fake profiles on dating apps and social media platforms to befriend individuals. Once a connection is established, they gather personal details to later pressure potential victims with blackmail to gain PII, account numbers and passwords, or financial payment.

How you can secure your data

Taking proactive measures to secure personal data is one of the most effective ways to prevent identity theft and other types of fraud. VA is here to help ensure veterans keep their personal information and benefits safe from harm. For more information on fraud impacting veterans' benefits, visit [Protecting Veterans From Fraud](#). Veterans who suspect they have experienced fraud can find resources to file a report with the appropriate agency by visiting www.vsafe.gov or calling 833-38V-SAFE.



someone wants money to help you qualify for FEMA funds or a grant, it's a scam. Don't pay; report them.

- Ask your insurance company about the next steps in assessing any damage to your home, belongings, or business.
- Never pay for repairs in full until the work is completed, and you're satisfied with the job. Avoid scammers who show up claiming to offer recovery services, but demand cash or advance payments.
- Read about other [disaster-related scams](#) to avoid losing money that could help you rebuild.

Managing your money

In the aftermath of a disaster, having access to your money and benefits is crucial to help you recover. Take these steps to help you reorganize and get control of your finances.

- Contact the card issuer if your credit, ATM, or debit cards are lost or stolen. Report the loss and get replacements.
- Stay in touch with your employer. If your work is closed, or if you can't go to work, ask if you can keep getting your paycheck and health insurance, and for how long.
- Reach the Social Security Administration at 1-800-772-1213 if you get monthly benefits, or the Veterans Benefits Administration at 1-800-827-1000 if you're a veteran or a relative who gets VA benefits. Find out how they can make your benefits available if you're displaced.
- Contact the U.S. Department of Labor at 1-866-4-USA-DOL to connect with state and local government agencies that issue unemployment insurance and other assistance if you're out of work.



Patrick Paulsen, Naval Air Station Patuxent River emergency management officer, tracks the path of a hurricane. (U.S. Navy photo by MCC Patrick Gordon)

HOW TO GET BACK ON TRACK AFTER A WEATHER EMERGENCY

From Federal Trade Commission

A weather event or disaster may have forced you to leave your home without everyday essentials like your ID, cash, and credit and debit cards. Here are some ideas to help you manage as you get on the road to recovery after a natural disaster.

Getting started

The first steps you take after a disaster are crucial to your recovery. To protect your information and finances as you focus on rebuilding, start here.

- Find out if your home, health, or other insurance policies will pay for temporary shelter, clothing, and other items.
- Never pay to get government assistance. If

FY2025 RETIREE SEMINAR/ APPRECIATION DAY EVENTS

NAS Jacksonville, FL

Retiree Appreciation Day

Apr. 5, 2025

8 a.m.

NAS Jacksonville All Saints Chapel

Phone: 904-542-7590

NRNW Naval Base Kitsap, WA

Retiree Appreciation Day

Aug. 14, 2025

9 a.m.

Bangor Plaza

2720 Ohio St., Silverdale WA 98315

Phone: 360-315-3052

Email: terry.f.wimmer.civ@us.navy.mil

NAS Lemoore, CA

Retiree Appreciation Day

Sep. 20, 2025

8 a.m.

MWR Movie Theater, Bldg. 822, Hancock Circle

Phone: 559-998-4038

NRC Minneapolis, MN

Retiree Appreciation Day

Sep. 27, 2025

7:30 a.m.

Treasure Island Resort and Casino, Welch

Email: metrograd@gmail.com

Website: www.raominneapolis.com

FY2025 SECNAV RETIREE COUNCIL

Leadership Committee

Co-Chair: Vice Adm. Jeff Trussler, USN

Co-Chair: SMMC Michael Barrett, USMC

Chief of Staff: IS1 Donald Goble Jr., USN

Recorder: YNC Eric Wenzel, USN

Compensation Committee

Chair: Capt. Harry Palm Jr., USN

Deputy: MACS Bert Levesque, USN

CMDCM Jim Jones, USN

PSC Andres Fortolis, USN

Staff Sgt. Donald Robertson, USMC

Health Affairs Committee

Chair: Capt. Joseph Spruill, USN

Deputy: Capt. Leigh Wickes, USN

Capt. Dennis Bash, USN

Col. Paul O'Toole, USMC

Lt. Col. Marc Arnold, USMC

1st Sgt. Timothy La Sage, USMC

Overseas/Outreach/Resources Committee

Chair: Lt. Col. Michael Belcher, USMC

Cmdr. Christopher Bowen, USN

YNCM Isiah Curtis, USN

NCCM Ronald Shroyer, USN

ISCM Tony McLemore, USN

Master Sgt. Charles Polleck, USMC

BUC Dennis Fledderjohn, USN



COMMAND REUNIONS

Notice to Our Readers

Due to technical issues during the transition from *Shift Colors* to *Sailor for Life*, there have been delays in receiving reunions' updates for this issue. We understand the importance of keeping you connected. We created a new mailbox and invite you to submit your event information at Mill-S4Life@us.navy.mil. Meanwhile, stay tuned for upcoming dates on our [MyNavy HR page](#).

Command	Date	Location	POC	Phone	Email
USS Wilhoite DE/DER 397	Oct. 21-24, 2025	Grand Prairie, TX	Steve Gergens	682-558-5822	stevegergens@gmail.com



Veterans of USS Bristol County (LST 1198) and their families tour the USS Boxer (LHD 4) during a reunion commemorating the 50th anniversary of Bristol County's commissioning. (U.S. Navy photo by MC3 Bradley Kaminski)

NAVY RETIRED ACTIVITIES OFFICE LOCATOR

Navy and Joint RAOs

CONUS

Arizona

Retired Activities Office
Navy Reserve Center
14160 W. Marauder St.
Luke AFB, Glendale, AZ 85309
9 a.m. - 1 p.m. (Mon-Fri)
(602) 337-5766
POC: Stella Reyes
stella.l.reyes.ctr@us.navy.mil

California

Retired Activities Office
Naval Air Weapons Station
Code 75H000D
1 Administration Circle
China Lake, CA 93555
9 a.m. - 3 p.m. (Mon-Fri)
(760) 939-0978
POC: Eva Bian
retiredactivities@mcbsi.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) 998-4038
POC: Curtis Miller
curtis.m.miller3.naf@us.navy.mil

Retired Activities Office
Fleet and Family Support Center
1000 23rd Ave., Bldg. 1169, Code N93V
Port Hueneme, CA 93043
7:30 a.m. - 4 p.m. (Mon-Fri)
(805) 982-1023
POC: Corey Kendrick
corey.n.kendrick.naf@us.navy.mil

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/Thu/Fri)
(619) 556-7412
POC: Annanias Rose
annanias.rose.civ@us.navy.mil

Retired Activities Office
Naval Weapons Station Seal Beach
800 Seal Beach Blvd., Bldg. 10, Room 1
Seal Beach, CA 90740
9 a.m. - 3 p.m. (Mon-Thu)
9 a.m. - 12 p.m. (Fri)
(562) 626-7152
POC: Tom Mckerr
thomas.j.mckerr.vol@us.navy.mil
RAO-NWSSB@navy.mil

Connecticut / Rhode Island

Retired Activities Office
Naval Sub Base, New London
Bldg. 83, P.O. Box 93

Groton, CT 06349
9 a.m. - 3 p.m. (Mon-Fri)
(860) 694-3284
POC: Phil Derose
derosepa@yahoo.com

Florida

Retired Activities Office
Naval Air Station, Jacksonville
Box 136
Yorktown Av., Bldg. 13
Jacksonville, FL 32212
10 a.m. - 2 p.m. (Tue-Fri)
(904) 542-5790
POC: Tom Brennan
thomas.j.brennan34.vol@us.navy.mil

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

Hawaii

Retired Activities Office
Military and Family Support Center
4827 Bougainville Drive
Honolulu, HI 96818
8 a.m. - 3 p.m. (Mon-Fri)
(808) 474-0032
POC: Fran Salas
mfschawaii@navy.mil

Maine (Portsmouth Shipyard)

Retired Activities Office
62 Pegasus St.
Brunswick, ME 04011
9 a.m. - 12 p.m. (Mon-Fri)
(207) 406-4103
PAO: Paul Loveless
navytraomevt@gmail.com

Maryland

Retired Activities Office*
Fleet and Family Support Center
NSA Annapolis
168 Bennion Rd.
Annapolis, MD 21402
(410) 293-2641
PAO: Maryland Lewis
marilyn.a.lewis2.civ@us.navy.mil

Michigan (Joint RAO)

Retiree Affairs Office
44200 Jefferson, Bldg. 780, Room 17 (S604)
Selfridge, ANGB
Mount Clemens, MI 48045
9 a.m. - 3 p.m. (Tue-Fri)
(586) 307-5580
PAO: Mike Schmanský
selfrao@yahoo.com

Minnesota

Retired Activities Office*
Navy and Marine Corps Reserve Center
5905 34th Avenue South, Room 107
Minneapolis, MN 55450
10 a.m. - 2 p.m. (Thu)
(612) 713-4664
raominneapolis@gmail.com
www.raominneapolis.com

New Hampshire

Retired Activities Office*
Portsmouth Naval Shipyard
Code 866, Bldg. 22
Portsmouth, NH 03804
10 a.m. - 2 p.m. (Mon-Fri)
(207) 438-1868
PAO: Craig Brown
c.craigbrown@comcast.net

Tennessee

Retired Activities Office*
Fleet and Family Support Center
Bldg. 456, 1st Floor
NSA Memphis, Code N 763
Millington, TN 38054
10 a.m. - 2 p.m. (Tue/Thu)
(901) 874-5195
PAO: Brenda Sherman
brenda.sherman@navy.mil

Virginia

Retired Activities Regional Office*
Fleet and Family Support Center
7928 14th St., Suite 102
Norfolk, VA 23505
10 a.m. - 2 p.m. (Friday, Mon-Thu appt. only)
(757) 445-4380
POC: Rafael Rosario
navretactnorna@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
PAO: Luther Williams
lutherwilliams@verizon.net

Washington

Retired Activities Office*
Fleet and Family Support Center
Naval Station Everett
13910 45th Ave. NE, Room 818
Marysville, WA 98271
(425) 304-3775/3721
10 a.m. - 1 p.m. (Mon-Fri)
PAO: Noel Torres
noe.torres1@navy.mil

Retired Activities Office*
Fleet and Family Support Center
Naval Air Station Whidbey Island
Oak Harbor, WA 98278
9 a.m. - 2 p.m. (Mon-Tue-Thu)

CONT'D

9 a.m. - 1 p.m. (Wed)
(360) 257-6432
Gerald Myers
raowhidbeyisland@gmail.com

Wisconsin

Retired Activities Office*
Navy & Marine Corps Reserve Center
2401 South Lincoln Memorial Dr.
Milwaukee, WI 532017
PAO: Rich Nastal
riorich64@yahoo.com

OCONUS**Rota, Spain**

Retired Activities Office
NS Rota Community Support
Bldg. 3293
PSC 819, Box 57
FPO AE 09645-5500
1 - 4:30 p.m. (Tue/Thu)
011-34-956-82-3232
PAO: Patricia Rios
NAVSTA_ROTARAO@us.navy.mil

Independent Retired Coordination Offices (IRCOS)*****Florida**

VA Lakemont Campsu, Room 125
2500 Lakemont Ave.
Orlando, FL 32803
(407) 646-4110/4111/4114
POC: Donald Stiegman
rao.orlando@gmail.com

Italy

Via De Amicis, 16
07024 La Maddalena (OT), Italy
PAO: Cinzia Panzani
panzanic@hotmail.com

Subic Bay (Philippine Region)

Subic Bay-Olongapo
34 National Highway
Barrio Barretto 2200
Olongapo City
PSC 517, Box RS
FPO/AP 96517-1000
9 a.m. - 3 p.m. (Mon-Fri)
011-63-47-222-2314
POC: Jack Walter
dir@raosubic.com

*Office needs volunteers.

**No Navy volunteers.

***Not sponsored by the U.S. Navy.

VETERANS ORGANIZATIONS**Looking for a VA?**

Find any VA facility at [VA.gov/](https://va.gov/)
[Find-Locations](#) by entering
your desired location.

Additional resources:

Disabled American Veterans (DAV)
<https://www.dav.org/>

Navy Wounded Warrior
<https://www.navywoundedwarrior.com/>

Navy Safe Harbor Foundation
<https://safeharborfoundation.org/>

Navy Gold Star
<https://www.navygoldstar.com/>

Navy League of the United States
<https://www.navyleague.org/>

Navy Ombudsman Program
<https://ffr.cnrc.navy.mil/Family-Readiness/Fleet-And-Family-Support-Program/Work-and-Family-Life/Ombudsman-Program/>

Naval History and Heritage Command
<https://www.history.navy.mil/>

Veterans of Foreign Wars
<https://www.vfw.org/>

American Gold Star Mothers, Inc.
<https://www.americangoldstarmothers.org/>

National Veterans Legal Services Program
<https://www.nvlsp.org/>

Catholic War Veterans & Auxiliary of the U.S.A.
<https://thecwv.org/>

Jewish War Veterans of the U.S.A.
<https://www.jwv.org/>

Non Commissioned Officers Association (NCOA)
<https://www.ncoausa.org/>

TREA: The Enlisted Association
<https://www.trea.org/>

Military Officers Association of America (MOAA)
<https://www.moaa.org/>

National Organization of Veterans' Advocates, Inc.
<https://www.vetadvocates.org/cpages/home>

Tragedy Assistance Program for Survivors (TAPS)
<https://www.taps.org/>

Wounded Warrior Project (WWP)
<https://www.woundedwarriorproject.org/>

The American Legion
<https://www.legion.org/>

American Veterans (AMVETS)
<https://www.amvets.org/>

Reserve Organization of America (ROA)
<https://www.roa.org/>

Blinded Veterans Association (BVA)
<https://bva.org/>

Paralyzed Veterans of America (PVA)
<https://pva.org/>

Swords to Plowshares
<https://www.swords-to-plowshares.org/>

Korean War Veterans Association
<https://kwva.us/>

Vietnam Veterans of America
<https://vva.org/>

Iraq and Afghanistan Veterans of America (IAVA)
<https://iava.org/>

Blue Star Mothers of America, Inc.
<https://www.bluestarmothers.org/>

Gold Star Wives of America, Inc.
<https://www.goldstarwives.org/>

*Inclusion does not constitute endorsement by the Department of Defense or the U.S. Navy.



RM2 Richard Miralles, the lone survivor of Cmdr. Frederick Schrader's CVG 11 aboard USS Hornet (CV 12), sits in a Douglas SBD Dauntless.
(Photo courtesy of George Retelas)

RESOURCES

Air Force Retiree Services:

210-565-2126

www.retirees.af.mil

Marine Corps Services:

800-627-4637

<https://www.marines.mil/Marines/>

Soldier for Life:

888-721-2769

<https://soldierforlife.army.mil/>

Arlington Cemetery:

877-907-8585

www.arlingtoncemetery.org

Armed Forces Retirement Home (AFRH):

800-422-9988

www.afrh.gov

Army & Air Force Exchange Service (AAFES):

800-527-2345

www.aafes.com

Burial at Sea Information:

866-787-0081

Combat Related Special Compensation (CRSC):

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

Defense Enrollment Eligibility Reporting System (DEERS):

800-538-9552

<https://tricare.mil/deers>

Defense Commissary Agency:

www.commissaries.com

Fleet Reserve Association:

703-683-1400

www.fra.org

GulfLINK:

www.gulflink.osd.mil

Military ID Card Eligibility and Benefits:

800-538-9552

Internal Revenue Service (IRS):

800-829-1040

www.irs.gov

Medicare:

800-633-4227

www.medicare.gov

Navy Reserve Personnel Management (PERS-9):

866-827-5672

Navy Casualty Assistance:

800-368-3202

After duty hours: 901-634-9279

Navy Retired Activities:

866-827-5672

MILL_RetiredActivities@navy.mil

Navy Uniform Shop:

877-810-9030

www.navy-nex.com/uniform

Reserve Component Survivor Benefit Plan (RCSBP):

PERS-912: 800-321-1080

Retiree Dental Program — Delta Dental:

855-410-3255

www.trdp.org

Servicemembers' Group Life Insurance (SGLI):

800-419-1473

www.insurance.va.gov

Social Security Administration (SSA):

800-772-1213

www.ssa.gov

Veterans Affairs (VA):

www.va.gov

Benefits hotline:

800-827-1000

Overseas retirees should contact a U.S. embassy/consulate:

918-781-7550

VA Life Insurance:

800-669-8477

National Cemetery Administration:

Burial information: 800-535-1117

www.cem.va.gov

GI Bill:

888-442-4551

www.gibill.va.gov

Defense Finance and Accounting Service (DFAS):

Pay inquiries or SBP records in case of death, divorce or remarriage.

www.dfas.mil

For retirees:

Defense Finance and Accounting Service

U.S. Military Retired Pay

8899 E 56th Street

Indianapolis, IN 46249

Customer service: 800-323-7411 opt. 4, then 2

For annuitants, beneficiaries and survivors:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

8899 E 56th Street

Indianapolis IN 46249

Customer service: 800-321-1080 opt. 4, then 2

For reporting deaths:

Casualty Assistance Branch

Defense Finance and Accounting Service

U.S. Military Retired Pay

8899 E 56th Street

Indianapolis, IN 46249

Customer service: 800-321-1080

TRICARE:

East Region:

Humana Military

800-444-5445

www.tricare.mil/east

West Region:

TriWest Healthcare Alliance

888-TRIWEST (874-9378)

www.tricare.mil/west

Overseas:

International SOS Government Services, Inc.

215-942-8226

www.tricare-overseas.com

TRICARE For Life:

866-773-0404

www.tricare.mil/tfl

TRICARE Pharmacy Program – Express Scripts, Inc.

877-363-1303

www.tricare.mil/pharmacy

www.express-scripts.com

Navy Moral, Welfare & Recreation (MWR):

www.mwr.navy.mil

Department of Defense Lodging:

<http://dodlodging.net>

Veterans' Service Records:

For replacement copy of DD-214, service/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

833-330-6622

Sister service retiree publications:

Air Force Afterburner:

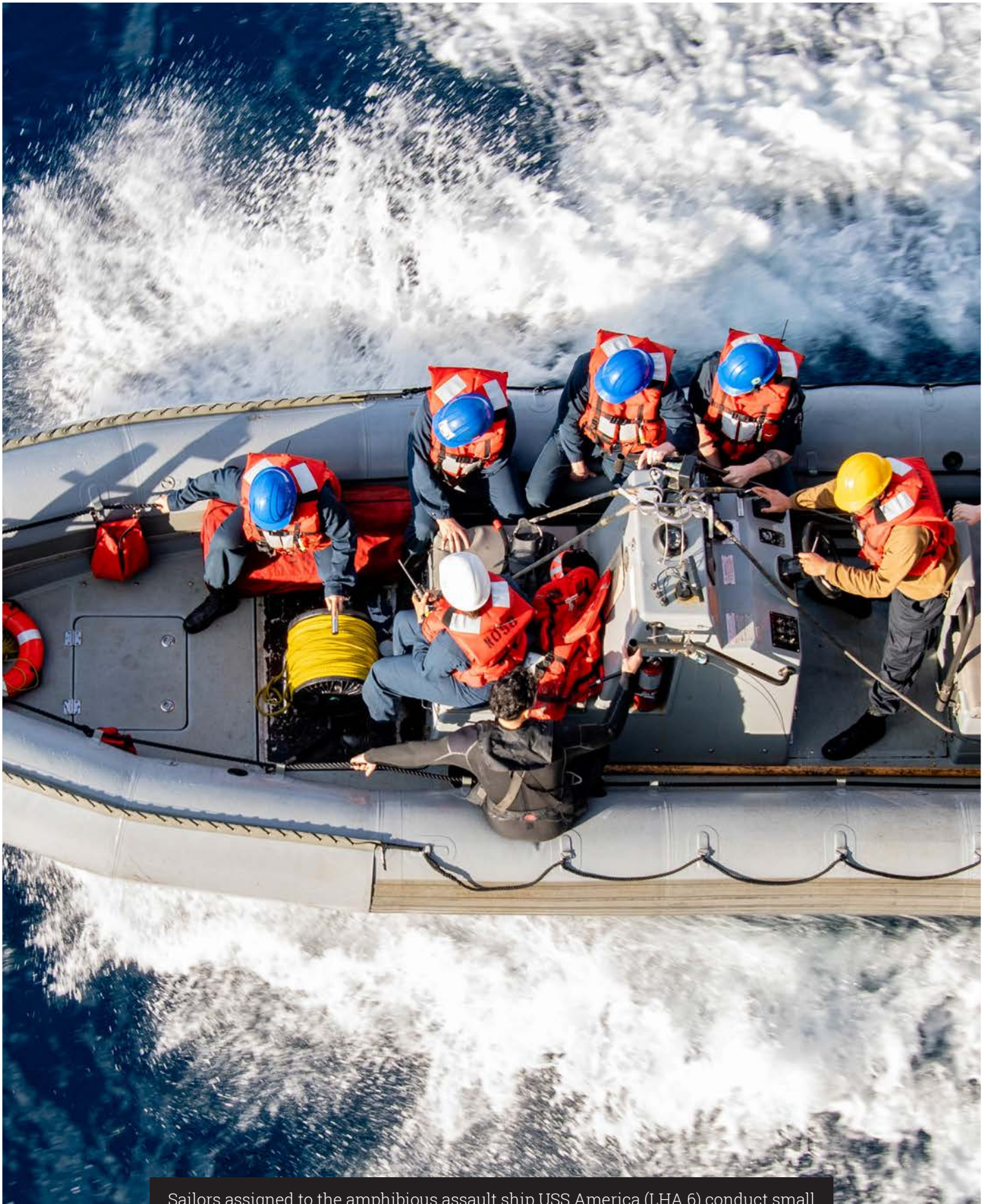
<https://www.retirees.af.mil/library/afterburner/>

Coast Guard Evening Colors:

<https://www.yumpu.com/en/document/view/10365896/evening-colors-us-coast-guard>

Marine Corps Semper Fidelis:

<https://www.mcleaguelibrary.org/semper-fi-magazine/>



Sailors assigned to the amphibious assault ship USS America (LHA 6) conduct small boat operations in the Philippine Sea. **(U.S. Navy photo by MCSN Kenneth Melseth)**