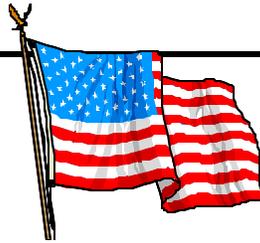




Shift Colors



The Newsletter for Navy Retirees

Volume 49 Issue # 2

Navy Personnel Command

Spring/Summer 2004

Results are in, and the Survey says. . .

By JO3 Lori Roberts, USNR

Here at *Shift Colors*, we are constantly looking for better ways to serve you, our readers. In Volume 48, Issue #3, we included a poll asking you specific questions about our newsletter. We would like to take this opportunity to say “thank you” for the overwhelming response. Thousands of you (over 25,000 to be exact) sent postcards, emails, and letters telling us what you like and dislike about the newsletter, what you would like to see in future issues, and how *Shift Colors* contributes to your lives.

Some of the results are: Slightly over 88 percent of you would like to see *Shift Colors* in hard-copy. A high number of you, over 80 percent, would like to see more articles on news you can use and entitlements; slightly fewer would like to see more articles on health benefits included; and, about half of you would like to see more information on recreation. You

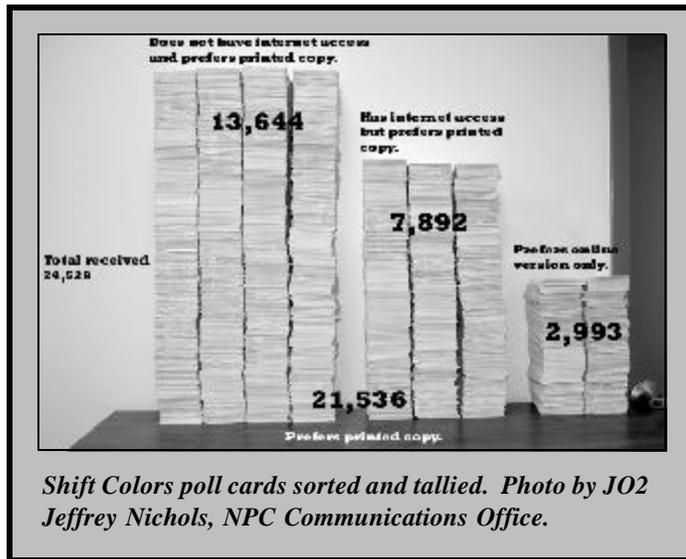
reported that the information most helpful to you included benefit and entitlement articles, reunion notices, and advice on survivorship planning. You offered many useful suggestions and asked for specific articles, a list of which has been compiled for future reference.

Some of you took the time to write and let us know that *Shift Colors* has touched your lives in one way or another. One widow wrote about the 35 years her husband spent in the Navy, and how *Shift Colors* offers her the opportunity to relive so many of the memories of their lives together. Another reader, who

writes that he served through three conflicts, notes on his postcard that he reads every issue of *Shift Colors* cover to cover because it gives him the time to think about his old shipmates and their stories.

Your responses to this poll let us know that, for many of you, *Shift Colors* is about more than just the articles; often, it’s

about the connection the newsletter offers retirees to the Navy and to each other. And, it’s about sharing your stories and recognizing yourselves in the articles and information provided. You reminded us that while we put out the newsletter, you are the ones who make *Shift Colors* a success, just as you helped make the Navy what it is today.



Shift Colors poll cards sorted and tallied. Photo by JO2 Jeffrey Nichols, NPC Communications Office.

We've moved!!!
 Our new address:
 Navy Personnel Command
Shift Colors (PERS-63)
 5720 Integrity Drive
 Bldg. 768 Rm. S301
 Millington, TN 38055

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The Future of Shift Colors

Dear *Shift Colors* Readers:

As you are already aware, this issue of *Shift Colors* is arriving late in your mailbox, and we apologize for any inconvenience this has caused you.

Due to funding constraints, we will no longer be able to publish this newsletter four times a year. Instead, you will receive *Shift Colors* tri-annually.

For those of you with access to the Internet, you will find the most up-to-date information on our website: <http://www.persnet.navy.mil/periodicals/shiftcolors/index>. We will strive to put more emphasis on the quality of the content and keep you informed of the latest information - to include reunions, benefits and entitlements.

We thank you for your continued loyalty to *Shift Colors*, and we pledge that we will remain loyal to you in bringing you a quality newsletter that is focused on the needs of today's Navy retiree.

*Best regards,
Lindsay Conner,
Managing Editor*

Shift Colors

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Need to change your address?

If you are receiving pay and benefits, the only way that you can update your information is by contacting DFAS at **(800) 321-1080**.

Only "Gray Area" Retirees and surviving spouses of Retirees that are not receiving benefits should contact *Shift Colors* to change their address.

When corresponding with *Shift Colors*, please include a phone number so that we can contact you in case we have any questions.

A message from the Chief of Naval Personnel



As you all know, the Navy has a long and proud record of recognizing and celebrating the great diversity of our people. You yourselves were a big part of forging that record. We have always understood that our diversity directly and significantly contributes to our combat readiness.

Indeed, I don't think there are too many things more important to readiness than our diversity. We need our ships, our aircraft and all our weapons systems. But we also need the fresh ideas and unique perspectives that come from people of different backgrounds and cultures.

You should know that our definition of that diversity is changing. We don't want people to simply think of it only in terms of Equal Opportunity. We've made great progress in the EO world, but there is much more to diversity than EO.

Diversity for the U.S. Navy must include all the elements that make each one of us who we are.

It must include our background, age, talent, religion and, of course, our race and gender. These are the essential elements of being a human — the things that make us unique and therefore the source of our thought processes, opinions and approach to problem-solving. It is these new approaches and processes we must tap into as we enter this new century.

Diversity is not about looking like America. It's about representing the best America has to offer. It's about taking advantage of all our differences to help us make better decisions — decisions that, in turn, make us more agile, more flexible and, quite frankly, more combat capable.

To help us make better decisions about diversity, we formed a working group in 2002 that has, in turn, produced a Strategic Framework for Navy's Diversity. The Framework is designed to broaden career opportunities and raise general awareness of diversity for everyone in the Fleet. It rests on four, mutually supportive pillars: accessions, training and development, organizational alignment and communications.

Under each, in turn, reside specific goals and objectives, with associated measures of success. Improving diversity in the officer ranks is one of Navy Recruiting Command's highest priorities; we are developing training and mentoring initiatives to inculcate diversity awareness in every curriculum and we have crafted a communications plan to help us get the word out. We're not just talking about diversity in altruistic terms. We're working hard to achieve real, tangible results.

When we talk about balancing the skill mix in the fleet, we are talking about the diversity of talent. When we talk about growing the Top Six paygrades and broadening education initiatives, we are talking about diversity of knowledge. And when we talk about duty assignment incentive programs and more flexible sea/shore rotation requirements, we are talking about the diversity of experience.

TALENT ... KNOWLEDGE ... EXPERIENCE. Those things come from who you are and where you came from, but they also come from what you acquire through service in the Navy.

Today, we are enjoying the most ready and capable Navy in history. You don't have to look any further than the network news to see how strong we are as an institution. I believe this strength is due in large measure to the good work we've done with regard to diversity in the past.

But we need to take it up a notch. The demographics of our society are changing. We need to recognize those changes, and more importantly, come to understand how those changes will affect the diversity, and therefore the readiness, of our Navy tomorrow.

Our desire to foster a more diverse workforce is not new, of course. What is new, however, is the structured, strategic approach to diversity we are taking and our commitment to execute it.

Our Chief of Naval Operations, Adm. Vern Clark said it best. "Navy leadership needs to create a sense for everyone — from the moment they begin Naval service — that the Navy is committed to everyone's personal growth and development."

That is our charter and that is our goal as we set out on this exciting venture. We sure could use your help in spreading the word. Please carry our diversity message out to your communities and educate the young pool of talent out there we must draw from to maintain our greatness. Our future readiness depends on it.

A handwritten signature in black ink, followed by the printed name "G.L. Hoewing" in a serif font.



Retired Activities



Straight from the source

Since the last edition of *Shift Colors*, there has been much activity at Defense Finance and Accounting Service – Cleveland (DFAS-CL) to make the Concurrent Retirement and Disability Payments (CRDP) a reality. DFAS-CL managed to have this new entitlement (for those who qualify) to many in their 2 February 2004 pay. Some of you who qualify did not make the cut. . . you have not been forgotten. Your CRDP is coming retroactive to 1 January 2004 (see January-March 2004 *Shift Colors*). During the last few months, I have spoken to many disabled retirees who have received the additional money. Congratulations. I rejoice with you for finally receiving what you are entitled. I have also spoken to some who did not receive the additional monies; hopefully, by now you have. I can only say, “be patient,” it’s coming.

The Combat Related Special Compensation (CRSC) is another concern for those who applied, but have not received word on the disposition of their application. If you have checked the web sites devoted to keeping you updated (www.Crlegislation.com or www.hq.navy.mil/ncpb/CRSCB/combatrelated), you are aware of the efforts being made by the Board to process applications. For those without access to a computer, see page 8 for updates. The Jan-Mar 2004 *Colors* included information on the CRSC entitlement for 50 - 10% combat disabled retirees. The new application for this entitlement is on pages 11 to 15. The provisions for choosing CRSC instead of CRDP are still being worked out. . . stay tuned.

Coming in November 2004 - another opportunity to get involved in a freedom many countries do not enjoy. We will have an opportunity to vote for the person who will lead us for the next four years. While people in other countries continue to fight for this right, many of us do not participate (for whatever reason) in this democratic process. It takes very little time to exercise this sought-after freedom. So, if you think your vote does not count, think again (remember the last time?). Please vote, and remember, if you do not let your feelings be known via the voting booth, do not complain about the outcome.

I have been working with the Retired Activities Section for over 11 years. During that period, I have seen many changes to entitlements for the retiree community (mostly good). Considering the national and global environment, I think we are doing all right. Some of the more beneficial changes that have taken place in the last 11 years include: TRICARE for Life, several Survivor Benefit Plan open seasons, CRSC, CRDP, mail order pharmacy, Reserve and Guard unlimited commissary visits, Forgotten Widow Program, TRICARE Retiree Dental Program, Cold War Recognition, elimination of Dual Compensation and Honor Guard presence at retiree funerals. These are but a few of our successes in the last 11 years and just a reminder of what you, veterans and retiree organizations, can accomplish when working together. “Are we there yet?” (words from the kids). No, not yet. It’s a continuing struggle that must not be abandoned. This is why I continue to urge you to support those organizations that have worked so diligently to get us a fair shake.

Finally, the editor for this newsletter, JO2 Jeffrey Nichols got underway in March for the civilian community. He will continue his service in the Naval Reserve in Montana. During the years JO2 Nichols served as editor of *Shift Colors*, he brought you feature stories on recreation opportunities, Centenarian, Morale Welfare and Recreation specials and reunion planning. JO2 Nichols wanted you to live and enjoy your retirement; consequently, he wanted you to have information on what was out there for your enjoyment. Thanks, JO2 Nichols, “Fair Winds and Following Seas.” His relief is JO2 Amie Hunt; she looks forward to this new challenge and welcomes the opportunity to serve this heroic community.

Please remember our active duty service members in your prayers.

In Your Service,

Dennis Mills

Dennis Mills
Head, Navy Retired Operations Section



Retired Activities

SHORT SPLICES... The Survivor Benefit Plan (SBP) and other things you and your spouse should know:

Information about your Survivor Benefit Plan (SBP) election appears on the reverse side of your Retiree Account Statement (RAS). The RAS is distributed annually, by the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL), and any time there is a change in your retired pay. It is important that you and your spouse be aware of your SBP election and the financial implications should the retiree die before the spouse.

If you are an SBP participant (whether premiums are being deducted or are suspended), you have one-year to enroll any newly-acquired spouse or child.

If you divorce and are required to continue coverage for your former spouse, you or your spouse, or their attorney acting on their behalf, must provide a copy of the divorce decree and a cover letter specifically requesting continuation in the SBP under the former spouse category within one-year after the date of the divorce to the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL). If the retiree does not provide a copy of the divorce decree, the former spouse or their attorney may do so and have the coverage "deemed" on their behalf. If the retiree divorces and neither party provides the divorce decree as required, SBP coverage may be terminated.

Maintain current beneficiary information with both DFAS-CL and the Defense Enrollment Eligibility Reporting System (DEERS).

Ensure your spouse knows which government agency to contact should you predecease him/her.

1. DFAS-CL: 1-800-269-5170
2. The nearest Retired Activities Office (RAO) for assistance (Navy, Army, Air Force or Marine Corps)
3. The Department of Veterans Affairs (VA) 1-800-827-1000
4. The Social Security Administration (SSA) 1-800-772-1213

Finally, inform your spouse about your benefits and entitlements. Share information contained in *Shift Colors* and other pertinent information regarding entitlements for them.

TOTALLY DISABLED RETIREES MAY HAVE SBP PREMIUMS SUSPENDED

If you are a participant in the Survivor Benefit Plan (SBP) with a service-connected disability rated by the Department of Veterans Affairs (VA) as totally disabling and having been so rated for 10 or more continuous years (or, if so rated a lesser period, at least five years from the date of last discharge or release from active duty) you may request to discontinue participation in the SBP. To do so, you must provide a written request accompanied by the written consent of the beneficiary or beneficiaries under the Plan to the Defense Finance and Accounting Service Cleveland Center (DFAS-CL). The initial date for determining the five or 10-year period is the effective date of the VA rating of total disability. Validation must be obtained from the VA if not available from the member.

Thank you-Thank you-Thank you

For reading *Shift Colors* and doing the right thing for yourself and for your loved ones. Because you stay on top of TRICARE, Department of Veterans Affairs (DVA), Social Security, Medicare, Defense Finance and Accounting Service (DFAS) and benefits and entitlements issues, your loved ones have information or know where to go for assistance. As a reader of this newsletter you have your DD214s and retirement documentation in a location that your spouse or beneficiary is aware of. The others who wait till the last minute to gather up their DD214s to apply for their Social Security entitlements were not prepared as you were. Some of our shipmates passed away and did not have their DD214s or retirement information available for their survivors. This caused anxiety and made more difficult the survivor's efforts to have proper military representation at their burial or to claim VA benefits. Our readership does not have that problem because they are prepared. Now that your house is in order, why not pass the word!

Share information with your fellow retirees.



Retired Activities

CHAMPVA Policy for Some Surviving Spouses Extended

An extended deadline will allow more time for some remarried surviving spouses of veterans to seek health care insurance under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).

“I am pleased that this extension will allow VA to provide health care benefits to more widows and widowers of veterans,” said Secretary of Veterans Affairs Anthony J. Principi. “This is another illustration of VA’s long-term commitment, not only to veterans, but also to their surviving family members.”

The extension applies to CHAMPVA-eligible spouses who remarry after a veteran’s death. The surviving husband or wife lost access to CHAMPVA benefits if they remarried before their 55th birthday and before Feb. 4, 2003.

Under rules announced last March, those survivors had until Feb. 4, 2004, to apply for reinstatement of their CHAMPVA coverage. Today’s announcement gives them until Dec. 16, 2004, to apply for reinstatement.

To be eligible for CHAMPVA, people must be family members of veterans who have a permanent and total service-connected disability, who died of a service-connected condition or who were totally disabled from a service-connected condition at the time of death.

In general, CHAMPVA covers most health care services and supplies that are medically and psychologically necessary.

Surviving spouses who remarry at a younger age and lose their CHAMPVA benefits can have these benefits restored if their later marriage is annulled or ends due to death or divorce. Similarly, widows or widowers of any age who lost benefits under VA’s Dependency and Indemnity Compensation (DIC) program due to remarriage are eligible for reinstatement of monthly DIC payments if their subsequent marriage ends.

This restoration policy has been in effect since 1998, but VA officials are concerned widows or widowers may overlook this benefit if a subsequent marriage ends years later. VA’s average payment to surviving spouses is about \$12,720, including adjustments for minor children, survivors who are housebound or who need a home aide, and other factors.

People who want an application for this benefit or more information can contact VA’s Health Administration Center at **800-733-8387**.

Special Compensation for Severely Disabled (SCSD)

The SCSD program was repealed effective January 1, 2004, and replaced with more generous benefits under the Concurrent Retirement and Disability Payment (CRDP) program. Members had to have 20 years of service for the computation of retired pay. Those retired under disability retirement provisions (i.e., Chapter 61, Title 10, United States Code) were excluded from eligibility.

No benefits are payable under SCSD for periods after December 31, 2003. SCSD became effective October 1, 1999, for qualified retirees with VA disabilities rated 70% or more within four years of retirement. The criteria was relaxed October 1, 2001, to include Chapter 61 retirees so long as they had the required 20 years of service. Effective February 1, 2002, the criteria was again relaxed to include those with disabilities rated 60% or more within four years of retirement. 37,000 members were eventually compensated. Members not compensated who provide evidence of their qualifications may be retroactively compensated for any months in which they met the requirements of law.

Applications for SCSD were neither required nor accepted. Qualified members were identified and paid by DFAS using data in DoD and VA system files.

VA RATING	OCT 1999	FEB 2002
60%	N/A	\$50
70%	\$100	\$100
80%	\$100	\$100
90%	\$200	\$200
100%	\$300	\$300

JAN 2003	JAN 2004
\$50	
\$100	PROGRAM
\$125	REPEALED
\$225	
\$325	



Retired Activities

SECNAV's Retiree Council Seeks Members For 2005

If you would like the opportunity to serve the retired community, please consider applying for one of the vacancies on the Secretary of the Navy's Retiree Council (SECNAV RC). RC members are expected to be available to assist their area Retired Activities Officers (RAOs) throughout the year. They are also expected to work closely with regional or area commanders to gather input and concerns from retirees and to provide this input at the annual council meeting, which is held annually in the Spring. The council maintains a broad cross-representation of retirees. Volunteer service in an RAO is an excellent credential; however, retirees with specific background and experience in the fields of retirement services, medical, military compensation, and legal should also consider applying. Applications must be received at Retired Activities Section by September 1, 2004.

Submit a one (1) page bio/resume with the following:

Your full name, address, phone number, e-mail address and Social Security Number.

One paragraph highlighting your military career to include highest rank achieved, designator (if applicable), military specialty, total years of active duty, total years of service (if applicable) and entry date. Brief summary of current civilian career.

One paragraph identifying volunteer work and/or membership in civic and other organizations.

Education (Associate Degree, Bachelors Degree, Masters Degree, PHD and field of study as appropriate).

Include a brief statement on how you can contribute to the RC.

***** A recent snapshot photo. It is requested that picture be placed on the one page application at the top right hand corner (head and shoulder shot). Photo should be no larger than 2 ½ inches by 3 inches.**

All submissions will be carefully reviewed and nominations will be selected based upon a number of factors, including the applicant's subject matter expertise in a particular area, experience with issues affecting retirees, previous or continuing service to the retired community, retiree status (sometimes there are specific slots open for reserve retirees, for example), geographic location, etc.

Those nominees who are selected for appointment to the RC will be notified by mail from the Office of the Assistant Secretary of the Navy (Manpower and Reserve Affairs), which is the office responsible for coordination of the RC. The term of office for RC members is normally three years. RC members are brought back on special active duty orders for the duration of the weeklong annual Spring meeting, which is held in Washington, DC. For more information call the Retired Activities Section at 1-866-827-5672. Send applications to:

Navy Personnel Command
Retired Activities Section (PERS-675)
5720 Integrity Drive
Millington, TN 38055-6750

*****NOTE-If you applied for nomination to the 2004 Retiree Council, you do not have to reapply. Your application will automatically be considered for the 2005 membership.**

COMMISSARY PRIVILEGE CARDS

Effective immediately, in accordance with Sec. 651 of the National Defense Authorization Act for Fiscal Year 2004, unlimited access to commissary stores is now authorized for the Selected Reserve, Individual Ready Reserve, Retired Reserve eligible for retired pay at or after age 60 (gray area retirees), former members in receipt of a Notice of Eligibility (NOE) and dependents of the members described above. Unmarried widows/children of deceased eligible sponsors are also eligible for unlimited access.

The previous limit of 24 annual visits and the requirement of earning 50 retirement points per calendar year has been lifted.

Access to the DOD commissaries is obtained by presenting a valid DOD identification card. Commissary Privilege Cards will no longer be required or issued.

If you have further questions, please contact NAVRESPERSCEN at 1-866-250-4778.



Retired Activities

2004 SECNAV Retiree Council members

The Secretary of the Navy's Retiree Council (SECNAV RC) is comprised of 24 members – 17 Navy and seven Marine Corps retirees. If you would like to express your ideas and concerns, please feel free to contact the representative nearest you.

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Retired Activities

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Retired Activities

Navy CRSC Branch Update Combat Related Special Compensation

STATUS AS OF 5 APR 04:

Applications received¹ 8669

Decisions:

Approvals 3055

Denials² 2230

Total Decisions 5285

Returned to applicant³ 53

OUTSTANDING ISSUES:

1. **Expanded CRSC Program.** The Branch is currently evaluating proposals from potential contractors for support of the expansion. The contracted support and the move to our new location in Crystal City in Arlington are currently scheduled to take place later this month.

2. **SMC.** The Branch has submitted combat-related Special Monthly Compensation (SMC) decisions to DFAS for all previously approved applicants who are receiving SMC. The retirees have been notified of this decision via individual letter. No further action is required on the part of the retirees to adjust their CRSC payments.

The SMC Determination Letters that the Branch sent to applicants whose SMC was determined to be “not combat-related” has caused confusion in some cases. If a retiree’s SMC is “not combat-related” then this will not affect the CRSC benefit for which they were originally approved.

3. **Focus of Effort.** The CRSC Branch continues to focus efforts on reviewing cases that have been awaiting receipt of additional records. This will provide resolution to many of our applicants who have been patiently waiting weeks and months for a decision.

For more information, visit the CRSC Branch website at: <http://www.hq.navy.mil/ncpb/>

SERVICE BREAK-OUT:

Approvals 1,462 USN and 1,593 USMC (3,055 Total)

Denials 761 USN and 318 USMC (1,079 Total)

(1,151 initial denials accounts for the total denial figure of 2,230)

¹ Number is reduced from previous report to account for duplicate applications previously not deconflicted.

² Includes rejections for failing to meet preliminary criteria as well as denials after case officer review.

³ Applications missing retiree’s signature or other key information and returned for completion.

SECNAV Retiree Council Website Launched

By *LIFELines Public Affairs*

The group that advises the Secretary of the Navy on emerging issues important to an ever-growing community of Navy and Marine Corps retirees debuted the Navy Marine Corps Retiree One-Stop Shop website in March.

The website at www.lifelines.navy.mil/retireecouncil/ is designed to provide useful links on benefits, programs and related areas of interest for military retirees and their families, as well as those considering retirement.

“This site is something the Retiree Council members felt was really needed—one place where a military retiree or family members could go and find information and links to other useful sites,” said Pam Nemfakos, Quality of Life policy analyst in the Office of the Assistant Secretary of the Navy (Manpower and Reserve Affairs). “Not only are there links to a number of military sites, but also to sites such as the ones hosted by the Social Security Administration and the Library of Congress.”

Website visitors will also be able to access areas ranging from the Defense Finance and Accounting Service website on pay matters, to the Department of Defense Survivor Benefit Plan website, to the TRICARE website for medical benefits information. The site also connects to *Shift Colors*, as well as the online version of *Semper Fidelis*, the quarterly publication for maintaining the ‘Marine for Life’ bond between retired Marines, their family members, surviving spouses and the Marine Corps.

Other topics include the Defense Enrollment Eligibility Reporting System (DEERS), the Real-Time Automated Personnel Identification System (RAPIDS), legislative issues, as well as links to Retired Activities Offices nation and worldwide.

The Retiree Council was established by the Secretary of the Navy to consider issues of significant importance to retired military personnel. It was also designed to facilitate interaction between the Secretary of the Navy and the Navy and Marine Corps retired community, and to participate in other aspects of the Retired Activities Program.

To meet these objectives, the council—consisting of 12 retired officers and 12 enlisted personnel—meets once a year, normally in April, to review the effectiveness of current re-

See “Website” page 26

APPLICATION FOR COMBAT-RELATED SPECIAL COMPENSATION (CRSC)

PRIVACY ACT STATEMENT

AUTHORITY: 10 U.S.C. 1413a, as amended by section 642, P.L. 108-136, November 24, 2003; E.O. 9397, November 1943 (ISSN); PDUSDIP&R Memorandum (May 21, 2003), Subject: Combat-Related Special Compensation (CRSC).

PRINCIPAL PURPOSE(S): Used by career retirees to apply for Combat-Related Special Compensation (CRSC). Application is reviewed to determine eligibility. Information provided by the retiree is used to identify the individual and their service record, determine eligibility for Combat-Related Special Compensation under 10 U.S.C. 1413a, and determine the amount and effective date of payment.

ROUTINE USE(S): Information may be provided to the Department of Veterans Affairs (VA) for these purposes; to the Internal Revenue Service with respect to matters relating to an individual's tax status, and to the Department of Justice or state or local governments when a question of conflicting interest is raised concerning a member's declaration and application for compensation.

DISCLOSURE: Voluntary; however, failure to provide any required information may result in member not being considered eligible for Combat-Related Special Compensation.

COMPLETE THE FORM CAREFULLY AND ACCURATELY.

GENERAL INSTRUCTIONS.

TO HAVE A VALID APPLICATION YOU MUST COMPLETE THE ENTIRE FORM AND SIGN IT IN BLOCK 15 (bottom of Page 5).

Complete and submit this form (pages 1 and 3 need not be included) to apply for Combat-Related Special Compensation (CRSC). Print, type, or use a computer and provide the best information available. If you don't know the answer, enter "Don't Know" or "DK" - do not leave any item blank.

If you need assistance to complete this form, consult with the agencies that manage your records and information as appropriate, including your branch of service, DFAS, and/or the VA. The following web sites may be helpful also:

- Army: <http://www.crsc.army.mil/>
- Navy & Marine Corps: <http://www.hq.navy.mil/mcpb/CRSCB/combatrelated.htm>
- Air Force: <http://www.afpc.randolph.af.mil/disability/CRSC/CRSCnew.htm>
- DoD: <http://www.defenselink.mil/prhome/crsc.html>
- DFAS: <http://www.dfas.mil/money/retired/>
- Coast Guard: <http://www.uscg.mil/hq/psc>

Sign and date your application. Enclose with your application a clean legible copy of any supporting documents listed on page 5, items 14a through 14i(6). DO NOT SEND ANY ORIGINAL DOCUMENTS, AS THEY WILL NOT BE RETURNED.

Send your application package to the address listed below for the Uniformed Service from which you retired.

ARMY:

U.S. Army Human Resources Command
U.S. Army Physical Disability Agency (CRSC)
ATTN: AHRC-D2B-CRSC
200 Stovall Street
Alexandria, VA 22332-0470

COAST GUARD:

Commander (adm-1-CRSC)
U.S. Coast Guard
Personnel Command
4200 Wilson Boulevard
Arlington, VA 22203-1804

NAVY AND MARINE CORPS:

Naval Council of Personnel Boards
Combat Related Special Compensation Branch
1111 Old Jefferson Davis Highway, Suite 703
Arlington, VA 22202-4357

NOAA CORPS:

Director, Commissioned Personnel Center
SSMC 3/Room 12100
1315 East West Highway
Silver Spring, MD 20910

AIR FORCE:

United States Air Force
Disability Division (CRSC)
550 C Street West, Suite 6
Randolph AFB, TX 78150-4708

PUBLIC HEALTH SERVICE:

United States Public Health Service
Division of Commissioned Personnel
Office of the Director, Room 4A-15
5600 Fishers Lane
Rockville, MD 20857-0001

APPLICATION FOR COMBAT-RELATED SPECIAL COMPENSATION (CRSC)

SECTION I - PERSONAL IDENTIFICATION

1. NAME (Last, First, Middle Initial)		2. MAILING ADDRESS AND CONTACT INFORMATION			
		a. STREET (include apartment number)			
3a. SOCIAL SECURITY NUMBER	b. SERVICE NUMBER (if different)				
		b. CITY	c. STATE	d. ZIP CODE +FOUR	
4. DATE OF BIRTH (YYYYMMDD)		5. RETIRED RANK/RATE/PAY GRADE			
6a. UNIFORMED SERVICE FROM WHICH YOU RETIRED (X only one)		e. DAYTIME TELEPHONE NO. (include area code)		f. E-MAIL ADDRESS (Optional)	
<input type="checkbox"/> ARMY	<input type="checkbox"/> NAVY/USMC	<input type="checkbox"/> USAF			
<input type="checkbox"/> COAST GUARD	<input type="checkbox"/> NOAA	<input type="checkbox"/> PUBLIC HEALTH			
b. OTHER UNIFORMED SERVICE(S) IN WHICH YOU SERVED (X all that apply)		c. VA CLAIM, FILE OR C NUMBER		7. DATE RETIRED (YYYYMMDD)	
<input type="checkbox"/> ARMY	<input type="checkbox"/> NAVY/USMC	<input type="checkbox"/> USAF			
<input type="checkbox"/> COAST GUARD	<input type="checkbox"/> NOAA	<input type="checkbox"/> PUBLIC HEALTH			
8a. Are you a Permanent Disability Retiree (PDR) or are you currently on the Temporary Disability Retired List (TDRL) or Neither? (X one)		<input type="checkbox"/> NEITHER	<input type="checkbox"/> PDR	<input type="checkbox"/> TDRL	
b. Were you evaluated by a Military Physical Evaluation Board (PEB)?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
c. Do you receive Special Monthly Compensation (SMC) from the VA?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
d. Does the VA compensate you based on Total Disability because you are classified Individually Unemployable (IU)?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	

SECTION II - PRELIMINARY CRSC CRITERIA

NOTE: You must meet ALL criteria of this section or your application will be denied.

9. ANSWER ONLY THE ONE PART THAT APPLIES TO YOUR RETIREMENT:				
a. Do you have 20 or more years of service creditable for the computation of the amount of your retired pay?		<input type="checkbox"/>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
OR				
b. FOR NON-REGULAR (RESERVE) RETIREMENT ONLY (Retired pay beginning at age 60 based on points under 10 U.S.C. 12731).				
1) Are you at least 60 years of age?		<input type="checkbox"/>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
12) Have you received a notice of eligibility for retired pay under Chapter 1223 of Title 10 of the United States Code?		<input type="checkbox"/>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
13) Have you applied for retired pay?		<input type="checkbox"/>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
14) Do you have 20 qualifying years of service for retirement at age 60?		<input type="checkbox"/>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
10. ARE YOU IN A RETIRED STATUS (i.e., are you on the retired rolls, or have you been transferred to the Fleet Reserve or Fleet Marine Corps Reserve)? Members recalled to, or retained on, active duty are not in a retired status during the period of such recall or retention.		<input type="checkbox"/>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
11. ARE YOU ENTITLED TO RETIRED PAY? YES - Includes members who have waived military retired pay in order to receive VA disability compensation. NO - Includes members who have waived military retired pay in order to credit military service for purposes of a civil service retirement, or for any reason other than to receive disability compensation from the VA.		<input type="checkbox"/>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
12. DO YOU RECEIVE VA DISABILITY COMPENSATION BASED ON A CURRENT DISABILITY RATING?		<input type="checkbox"/>	<input type="checkbox"/> YES	<input type="checkbox"/> NO

If you answered Yes to Items 9, 10, 11, and 12, you appear to meet the Preliminary CRSC Criteria and you should continue to Section III. Otherwise, do not complete the application, but you may apply later if your circumstances change and you meet the Preliminary CRSC Criteria.

SECTION III - FINAL CRSC CRITERIA

ORIGIN OF DISABILITIES COMPENSATED BY THE VA

Final CRSC criteria require a combat-related injury or injuries. If you believe you meet the Final CRSC Criteria, you should complete the application. If you do not believe you meet the final criteria, you should not complete the application, but you may apply later if your circumstances change and you believe you meet the Final CRSC Criteria.

In this section list your VA service-connected disabilities you believe to be combat-related and provide information and codes that address the disability and how it was incurred. For each disability there is a four to eight digit number assigned by the VA or by the PEB from the VA Schedule of Rating Disabilities, sometimes called diagnostic codes. The number should be on your VA Rating Decision Code Sheet for the findings from the PEB process. This number or numbers should be entered for each diagnosis. There should be ONE diagnosis per box (page 4). Provide supporting documentation to support how each disability was caused. Causation and/or current medical documentation must be included. Objective evidence includes documentation from an outside source such as VA Rating Decisions, and clinical or medical doctor diagnosis with determination of injury/illness and its cause. Include a DD 214, NGB Form 22 (Discharge), 20 year letter, award narratives describing injury, and similar documents to support your claim.

CIRCUMSTANCES UNDER WHICH A DISABILITY IS INCURRED (ORIGIN OF DISABILITY CODES)

PURPLE HEART (PH) - The disability resulted from an injury for which you were awarded the Purple Heart. This should be associated with an incident involving armed conflict. Be sure to include a copy of your Purple Heart award certificate and/or your DD 214 reflecting the award.

DIRECT RESULT OF ARMED CONFLICT (AC) - The disability was incurred in the line of duty as a direct result of armed conflict. The fact that a member incurred the disability during a period of war or an area of armed conflict or while participating in combat operations is not sufficient to support a combat-related determination. There must be a definite causal relationship between the armed conflict and the resulting disability. Armed conflict includes a war, expedition, occupation of an area or territory, battle, skirmish, raid, invasion, rebellion, insurrection, guerrilla action, riot, or any other action in which Service members are engaged with a hostile or belligerent nation, faction, force, or terrorists. Armed conflict may also include such situations as incidents involving a member while interned as a prisoner of war or while detained against his or her will in custody of a hostile or belligerent force or while escaping or attempting to escape from such confinement, prisoner of war, or detained status.

WHILE ENGAGED IN HAZARDOUS SERVICE (HS) - Such service includes, but is not limited to, aerial flight, parachute duty, demolition duty, experimental stress duty, and diving duty. A finding that a disability is the result of such hazardous service requires that the disability be the direct result of actions taken in the performance of such service. Travel to or from such service, or actions incidental to a normal duty status not considered hazardous are not included.

NOTE: Duty aboard a submarine does not, in itself, constitute hazardous service.

IN THE PERFORMANCE OF DUTY UNDER CONDITIONS SIMULATING WAR (SW) - In general this covers disabilities resulting from simulated combat activity during military training, such as war games, practice alerts, tactical exercises, airborne operations, leadership reaction courses, grenade and live fire weapons practice, bayonet training, hand-to-hand combat training, repelling, and negotiation of combat confidence and obstacle courses. It does not include physical training activities such as calisthenics and jogging or formation running and supervised sports activities. Merely sustaining an injury during military training without participation in combat simulation activity is not considered combat-related.

INSTRUMENTALITY OF WAR (IN) - Incurrence during an actual period of war is not required. However, there must be a direct causal relationship between the instrumentality of war and the disability. The disability must be incurred incident to a hazard or risk of the service. An instrumentality of war is a vehicle, vessel, or device designed primarily for Military Service and intended for use in such Service at the time of the occurrence or injury. It may also include such instrumentalities not designed primarily for Military Service if use of, or occurrence involving, such instrumentality subjects the individual to a hazard peculiar to Military Service. Such use or occurrence differs from the use or occurrence under similar circumstances in civilian pursuits. A determination that a disability is the result of an instrumentality of war may be made if the disability was incurred in any period of service as a result of such diverse causes as wounds caused by a military weapon, accidents involving a military combat vehicle, injury or sickness caused by fumes, gases, or explosion of military ordnance, vehicles, or material. For example, if a member is on a field exercise and is engaged in sporting activity and falls and strikes an armored vehicle, the injury will not be considered to result from the instrumentality of war (armored vehicle) because it was the sporting activity that was the cause of the injury, not the vehicle. On the other hand, if the individual was engaged in the same sporting activity and the armored vehicle struck the member, the injury would be considered the result of an instrumentality of war.

AGENT ORANGE (AO), GULF WAR (GW), RADIATION EXPOSURE (RE), MUSTARD GAS OR LEWISITE (MG) - These codes should be entered for disabilities awarded by the VA on the basis of presumptions relating to certain disabling conditions described below, even though there is no direct connection and the disability did not occur immediately. You should describe the place, period, and conditions of exposure. These conditions include exposure to Agent Orange, radiation, mustard gas or lewisite, and Gulf War service. Conditions can only be considered under these circumstances if the VA has specifically awarded them as service-connected based on presumptions that include combat-related conditions.

NO OTHER CODE APPLIES (NA) - None of the other codes above describe the circumstances under which this disability was incurred.

SECTION III - FINAL CR6C CRITERIA (Continued)

If you are unable to answer any of these questions, enter "Don't Know" or "DK". Complete one Item 13 block for each disability rated by the VA that you think is combat-related. Number your disabilities at the beginning of each Item 13 block (for example, 1 of 4, 2 of 4, etc.). If more than two disabilities, use an additional "Page 4," resume numbering in block 13 (for example, 3 of 4, and 4 of 4). Number each page at the bottom accordingly (for example, Page 4-1 of 5 Pages, 4-2 of 5 Pages, etc.).

If using a blank sheet of paper, list your full name and SSN at the top of the page. List each block number and provide information. If unable to answer, list block number with "Don't Know" or "DK".

NAME (Last, First, Middle Initial)	SOCIAL SECURITY NUMBER
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FOR EACH OF YOUR DISABILITIES RATED BY THE VA THAT YOU THINK IS COMBAT-RELATED, PROVIDE THE FOLLOWING INFORMATION:

13. DIAGNOSIS OF _____	a. 1) VA CODE (DIAGNOSTIC CODE) (A to B digit code of VA award)	a. 2) DIAGNOSIS (Limit to one diagnosis for each block. The diagnosis may be found on the VA Rating Decision or VA Codesheet or PEB documents.)										
b. 1) ORIGINAL VA RATING % AND EFFECTIVE DATE (YYYYMMDD) OF THIS DISABILITY	b. 2) CURRENT VA RATING % (If different from original) AND EFFECTIVE DATE (YYYYMMDD) OF THIS DISABILITY											
c. ORIGIN OF DISABILITY CODE (see list below). Mark (X) the ONE code that BEST describes the circumstances under which the disability was incurred. If it applies, use Purple Heart (PH) in preference to any other code. ORIGIN OF DISABILITY CODES (Full definitions are provided at the beginning of this section on Page 3.)												
<table style="width:100%; border: none;"> <tr> <td style="border: none;"><input type="checkbox"/> PH</td> <td style="border: none;"><input type="checkbox"/> HS</td> <td style="border: none;"><input type="checkbox"/> IN</td> <td style="border: none;"><input type="checkbox"/> GW</td> <td style="border: none;"><input type="checkbox"/> MG</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> AC</td> <td style="border: none;"><input type="checkbox"/> SW</td> <td style="border: none;"><input type="checkbox"/> AO</td> <td style="border: none;"><input type="checkbox"/> RE</td> <td style="border: none;"><input type="checkbox"/> NA - No other code applies</td> </tr> </table>			<input type="checkbox"/> PH	<input type="checkbox"/> HS	<input type="checkbox"/> IN	<input type="checkbox"/> GW	<input type="checkbox"/> MG	<input type="checkbox"/> AC	<input type="checkbox"/> SW	<input type="checkbox"/> AO	<input type="checkbox"/> RE	<input type="checkbox"/> NA - No other code applies
<input type="checkbox"/> PH	<input type="checkbox"/> HS	<input type="checkbox"/> IN	<input type="checkbox"/> GW	<input type="checkbox"/> MG								
<input type="checkbox"/> AC	<input type="checkbox"/> SW	<input type="checkbox"/> AO	<input type="checkbox"/> RE	<input type="checkbox"/> NA - No other code applies								
d. DATE DISABILITY WAS INCURRED (YYYYMMDD) (Enter year of exposure for AO, GW, RE, and MG)	e. WHERE THE DISABILITY WAS INCURRED (Name of installation or vessel, State or Region, and Country or Body of Water)											
f. MILITARY UNIT TO WHICH YOU WERE ASSIGNED OR ATTACHED WHEN YOU INCURRED THE DISABILITY												
g. BRIEFLY DESCRIBE THE SPECIFIC EVENTS/ACTIONS FROM WHICH YOU INCURRED THE DISABILITY. DO NOT SIMPLY DESCRIBE YOUR BILL ET. HOW WAS THE DISABILITY CAUSED BY THE COMBAT-RELATED CIRCUMSTANCES YOU ENTERED FOR ITEM c. ABOVE?												
h. WHAT SPECIFIC PART(S) OF YOUR ANATOMY WERE AFFECTED WHEN YOU INCURRED THE DISABILITY IN ITEM g. (i.e., right arm, left hand, head, prostate, etc.)?	i. DO YOU RECEIVE SMC FOR THIS DISABILITY (X one)? <input type="checkbox"/> YES <input type="checkbox"/> NO											

COMPLETE ADDITIONAL BLOCKS OF ITEM 13 AS NECESSARY, OR PROCEED TO ITEMS 14 AND 15.

13. DIAGNOSIS OF _____	a. 1) VA CODE (DIAGNOSTIC CODE) (A to B digit code of VA award)	a. 2) DIAGNOSIS (Limit to one diagnosis for each block. The diagnosis may be found on the VA Rating Decision or VA Codesheet or PEB documents.)										
b. 1) ORIGINAL VA RATING % AND EFFECTIVE DATE (YYYYMMDD) OF THIS DISABILITY	b. 2) CURRENT VA RATING % (If different from original) AND EFFECTIVE DATE (YYYYMMDD) OF THIS DISABILITY											
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d. DATE DISABILITY WAS INCURRED (YYYYMMDD) (Enter year of exposure for AO, GW, RE, and MG)	e. WHERE THE DISABILITY WAS INCURRED (Name of installation or vessel, State or Region, and Country or Body of Water)											
f. MILITARY UNIT TO WHICH YOU WERE ASSIGNED OR ATTACHED WHEN YOU INCURRED THE DISABILITY												
g. BRIEFLY DESCRIBE THE SPECIFIC EVENTS/ACTIONS FROM WHICH YOU INCURRED THE DISABILITY. DO NOT SIMPLY DESCRIBE YOUR BILL ET. HOW WAS THE DISABILITY CAUSED BY THE COMBAT-RELATED CIRCUMSTANCES YOU ENTERED FOR ITEM c. ABOVE?												
h. WHAT SPECIFIC PART(S) OF YOUR ANATOMY WERE AFFECTED WHEN YOU INCURRED THE DISABILITY IN ITEM g. (i.e., right arm, left hand, head, prostate, etc.)?	i. DO YOU RECEIVE SMC FOR THIS DISABILITY (X one)? <input type="checkbox"/> YES <input type="checkbox"/> NO											

SECTION IV - DOCUMENTATION SUBMITTED

NAME (Last, First, Middle Initial)	SOCIAL SECURITY NUMBER
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14. CHECKLIST: Have you included copies of the following documents:

- a. Provide copies of DD 214/215 (especially if for retirement and/or your retirement orders) for all periods of military service.
- b. Uniformed Service retirement documents and forms; especially any that show combat-related findings made at time of retirement.
- c. Purple Heart citation and orders, in addition attach medical documentation (i.e., Clinical Notes, Western Union Telegrams, VA Rating Decisions, etc.) that specifically confirms the injuries/conditions for which you were awarded the Purple Heart.
- d. Provide copies of all VA Rating Decisions and code sheets (current and prior). DO NOT REMOVE any pages from these rating decisions.
- e. Reserve Retirement and Point Documentation.
- f. All PEB disability decisional documents.
- g. All VA documents addressing Special Monthly Compensation (SMC) and/or Individual Unemployability (IU).
- h. Military/Uniformed Service and VA medical records pertaining to your claimed injuries/conditions.
- i. Other Documents (such as assignment orders or award citations showing dates disabilities were incurred and/or treated, and any documents describing the circumstances in which the disability was incurred). If you have more than 6 other documents, list them on a separate sheet of paper and for item i6) enter "See Additional Sheet".

11)

12)

13)

14)

15)

16)

SECTION V - CERTIFICATION AND WAIVER OF CONCURRENT RETIREMENT AND DISABILITY PAYMENTS (CRDP)

16. COMPLETE THIS SECTION TO ENABLE THE FINANCE CENTER TO MAKE ANY CRDP PAYMENTS YOU QUALIFY TO RECEIVE.

a. I understand that if I am eligible for both Concurrent Retirement and Disability Payments (CRDP) under 10 U.S.C. 1414 and Special Compensation for Certain Combat-Related Disabled Uniformed Service Retirees under 10 U.S.C. 1413a (CRSC), I may not receive both, but must elect which to receive.

NOTE: The Finance Center will make the election to pay you the greater of the two amounts and will notify you and allow you approximately 45 days to change the election if you so desire. You may change this election on an annual basis under procedures provided by DoD.

b. I understand that if my election results in any retroactive payments, any previously paid amounts of CRDP, SCSD, or CRSC for that period of time will be deducted from any amount due for that period.

c. Under penalties of perjury, the information provided above is true to the best of my knowledge and belief and provided with the full knowledge of the penalties for making false statements (18 U.S.C. 287 and 1001 provide for a penalty of not more than \$10,000 fine, or 5 years in prison, or both; 31 U.S.C. 3279 provides civil penalties; and 31 U.S.C. 3802 provides administrative penalties).

d. I hereby understand that payments will be deposited to my account of record for Uniformed Services retired pay if I am currently receiving such payments. Otherwise, they will be made to the account of record for my VA disability compensation. After payments begin, I must advise the finance center of any changes to my account.

e. PRINTED NAME (Last, First, Middle Initial)	f. SSN
g. SIGNATURE	h. DATE SIGNED (YYYYMMDD)



Defense Finance and Accounting Service

CHANGES TO LEAVE AND EARNING STATEMENTS TO REDUCE IDENTITY THEFT

Leave and Earning Statements for all service members and Defense Department civilians, and paychecks for military retirees will soon have more protection over identity theft. Over the next several weeks, the Defense Finance and Accounting Service will drop the first five digits of a person's social security number from all pay statements and checks to guard against identity theft.

"The changes apply to everyone," said Patrick T. Shine, acting director Defense Finance and Accounting Service. The proposal "originated internally and will be phased in over the next couple of pay periods." Reports of identity theft have substantially increased in recent years, according to the Federal Trade Commission, which monitors the issue.

This change is to be for all hard copy leave and earning statements. This does not apply to electronic copies of statements found on *myPay*, the online system for access and control of customers' personal pay information <https://mypay.dfas.mil>.

Five years ago, the number of complaints to the FTC was roughly 23,400. By 2001, the rate had more than tripled to about 86,200. Based on figures released in January 2004, the number of complaints of identity theft nearly topped 215,000 for 2003. The Social Security Administration also has taken the same step of eliminating the first five social security numbers on the millions of checks it issues.

SURVIVOR BENEFIT PLAN (SBP) COVERAGE AFTER RETIREMENT

Were you single or divorced when you retired? If so, then you are eligible to elect SBP coverage for your new spouse. In order to enroll in the SBP, you must make a written request for coverage within your first year of marriage. You may send the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) a written request, or use a DD Form 2656-6, Survivor Benefit Plan Election Change Certificate, to request SBP coverage for your new spouse. This form can be downloaded from the Retired Activities Branch web page at www.persnet.navy.mil under the heading "Retirees". You must provide your new spouse's name, social security number, and date of birth with a copy of the marriage certificate. You can expect premium deductions to start the month following your first wedding anniversary. For additional information about participation in the SBP after retirement, contact the Assistant SBP Program Manager at 866-827-5672, and ask for extension 4-2490, or 901-874-2490. If you are currently eligible to enroll your spouse in the SBP send your request to the following address:

Defense Finance and Accounting Service
U. S. Military Retirement Pay
Post Office Box 7130
London, KY 40742-7130
FAX: 1-800-469-6559



You can expect premium deductions to start the month following your first wedding anniversary. For additional information about participation in the SBP after retirement, contact the Assistant SBP Program Manager at 866-827-5672, and ask for extension 4-2490, or 901-874-2490. If you are currently eligible to enroll your spouse in the SBP send your request to the following address:

Correspondence	Mailing Address
Annuity Ph. (800) 321-1080 Fax (800) 982-8459	Defense Finance and Accounting Service U.S. Military Annuitant Pay PO Box 7131 London, KY 40742-7131
Annuity New Accounts Ph. (800) 321-1080 Fax (800) 982-8459	Defense Finance and Accounting Service U.S. Military Annuitant Pay PO Box 7131 London, KY 40742-7131
Casualty Ph. (800) 321-1080 Fax (800) 469-6559	Defense Finance and Accounting Service U.S. Military Retirement Pay PO Box 7130 London, KY 40742-7130
Retired Ph. (800) 321-1080 Fax (800) 469-6559	Defense Finance and Accounting Service U.S. Military Retirement Pay PO Box 7130 London, KY 40742-7130
Retired New Accounts Ph. (800) 321-1080 Fax (800) 469-6559	Defense Finance and Accounting Service U.S. Military Retirement Pay PO Box 7130 London, KY 40742-7130



Defense Finance and Accounting Service

Concurrent Receipt Is Realized With CRDP

Concurrent Receipt has arrived with the implementation of **Concurrent Retirement Disability Payments (CRDP)** formerly known as Concurrent Disability Pay. Although the name has changed, the program has not. Public Law 108-136, the National Defense Authorization Act for Fiscal Year 2004 contained a provision to restore the retired pay currently deducted from retirees' accounts due to their receipt of Department of Veterans Affairs (VA) compensation (currently reflected on Retiree Account Statements as the "VA waiver").

CRDP is applicable to all retirees who have a VA-rated, service-connected disability of 50% or higher, with the exception of disability retirees with less than 20 years of service and retirees who have combined their military time and civil service time to qualify for a civil service retirement.

This phased-in restoration began January 1, 2004, and the first payments arrived February 2, 2004. The amounts will increase each year until January of 2014 when eligible members will receive their full retired pay entitlement and their VA disability compensation with no reduction. CRDP is a *restoration* of retired pay and is taxable.

Please note that CRDP pay cannot exceed gross retired pay. For example, a retiree who is rated at 100% as indicated below but whose gross retired pay is only \$631.00 will only have \$631.00 restored. The rates will automatically increase or decrease based on information reported by the VA:

If rated at 100%,	\$750.00
If rated at 90%,	\$500.00
If rated at 80%,	\$350.00
If rated at 70%,	\$250.00
If rated at 60%,	\$125.00
If rated at 50%,	\$100.00

Defense Finance and Accounting Service paid over 144,000 retirees the first of their CRDP as scheduled on February 2, 2004. Retirees whose retired pay is calculated based on a percentage of disability also received payments. Due the complexity of the calculation, these retirees received their payments by February 13, 2004.

In efforts to expedite the payments, DFAS is disbursing CRDP in two different ways. Retirees whose retired pay is

subject to collection action, such as alimony, child support, community property and government debt will receive their CRDP as a decrease in their VA waiver deductions. This allows for any collection activity to either continue or resume as applicable. Retirees whose pay is not subject to collection actions will receive CRDP separate from any retired pay they may currently receive.

There is no application process for CRDP. Eligible retirees need take no action to receive payments. CRDP is established automatically and will be mailed or sent direct deposit based on the information on the retired pay system. Retirees who are currently in a full VA waiver status and receiving all of their pay from the VA will have their current addresses or direct deposit information extracted from VA files. All eligible retirees will receive a letter confirming their eligibility for CRDP payments that should be kept as a record of notification.

An additional part of this legislation repeals the Special Compensation for the Severely Disabled (SCSD) program effective January 1, 2004. Retirees who have been receiving SCSD will receive no further payments, as the higher CRDP will replace them. Retirees who may be eligible for Combat Related Special Compensation (CRSC) and CRDP can not receive both. DFAS will pay the retiree the higher dollar entitlement.

Questions regarding VA percentage of disability should be directed to a local VA regional office. For further information regarding CRDP, including current rates and updates, please see our website at www.DFAS.mil.

Need to change your address for *Shift Colors*?

If you are receiving pay and benefits, the only way to update your information is by contacting DFAS at **(800) 321-1080**.

Only "Gray Area" Retirees and surviving spouses of Retirees that are not receiving benefits should contact *Shift Colors* to change their address.

When corresponding with *Shift Colors*, please include a phone number, so that we can contact you in the event we have any questions.



TRICARE Management Activity

TRICARE For Life and Dual Eligibility

When TRICARE beneficiaries (other than eligible active duty family members) become entitled to Medicare Part A, on the basis of age or disability/end-stage renal disease and purchase Medicare Part B, they do not experience a break in TRICARE coverage. TRICARE For Life (TFL) pays secondary to Medicare.

Eligibility:

TFL is available for all dual TRICARE-Medicare-eligible uniformed services retirees, including retired members of the Reserve Component who are in receipt of retired pay, Medicare-eligible family members, Medicare-eligible widows/widowers, certain former spouses, and beneficiaries under age 65 who are also entitled to Medicare Part A because of a disability or chronic renal disease. Dependent parents and parents-in-law are not eligible for TRICARE benefits—except TRICARE Senior Pharmacy benefits—and they may continue to receive services within a military treatment facility on a space-available basis. In order to be eligible for TRICARE Senior Pharmacy benefits, they must be entitled to Medicare Part A, and if they turned age 65 on or after April 1, 2001, be enrolled in Medicare Part B.

Cost to Beneficiaries:

There are no enrollment fees for TFL. Beneficiaries, other than active duty family members, are required to purchase Medicare Part B and **must** pay the appropriate Medicare Part B monthly premiums. Beneficiaries may check with the Social Security Administration online at www.ssa.gov, call toll-free at (800) 772-1213 or visit Medicare online at www.medicare.gov for more information about enrolling in Medicare Part B and monthly premiums that apply.

Benefits:

· For services payable by both Medicare and TFL, Medicare pays first, any other health insurance pays second, and the remaining beneficiary liability may be paid by TFL.

· For services received from a civilian provider, the provider first files claims with Medicare. Medicare pays its portion and electronically forwards the claim to TFL for processing. TFL sends its payment for the remaining beneficiary liability directly to the provider, and beneficiaries receive a Medicare summary notice (from Medicare) and a TFL explanation of benefits (EOB) that indicates the amount paid to the provider. The claims processing linkage between

Medicare and TFL is now available for the under age 65 dual-eligible population. All TFL claims for dual-eligible beneficiaries under age 65, as well as age 65 and over, will go to a new, centralized claims processor. The new contractor, Wisconsin Physicians Service (WPS), has agreements with each Medicare carrier allowing Medicare to submit claims directly to WPS TFL or, before transition, to the regional TFL claims processor. (The regional phase-in dates for the WPS TFL contract are listed below.) The beneficiary's Social Security Number must be in the Defense Enrollment Eligibility Reporting System (DEERS) for the electronic claims process to work.

· For services payable by TFL, but not Medicare, such as overseas care, TFL pays the same as for TRICARE Standard beneficiaries. Beneficiaries are responsible for the TRICARE Standard fiscal year deductible and cost shares.

· For services payable by Medicare, but not TFL, such as chiropractic services, Medicare pays as usual, however, TFL makes no payment. Beneficiaries are responsible for Medicare coinsurance and deductibles.

· For services not payable by Medicare or TRICARE, beneficiaries are responsible for the entire bill.

Medicare Part B and Eligibility Based on Age:

Through the Defense Manpower Data Center's (DMDC's) Defense Enrollment Eligibility Reporting System (DEERS) beneficiaries are notified within 90 days before their 65th birthday that their medical benefits are about to change. DMDC asks beneficiaries to contact the nearest Social Security Administration office or Medicare regarding their eligibility for Medicare. Beneficiaries must elect to enroll in Medicare Part B in order to be eligible for TFL. Once a beneficiary is enrolled in Medicare Part B, TFL pays secondary to Medicare beginning on the first day of the month the beneficiary turns 65. If a beneficiary's 65th birthday is on the 1st day of the month, eligibility for Medicare and TFL begins on the 1st day of the previous month. Beneficiaries may visit the Social Security Administration online at www.ssa.gov or call toll free at (800) 772-1213 (TTY/TDD [800] 325-0778) for more information on enrolling in Medicare Part B.

Beneficiaries who are age 65 and older and who have Medicare Part A only may enroll in Medicare Part B during the general enrollment period, which runs from January 1 to March 31 every year. Medicare Part B coverage begins on

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TRICARE Management Activity

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July 1 of the year in which they enroll. A premium surcharge is normally imposed on beneficiaries who declined enrollment in Medicare Part B when they first became Medicare eligible. One of the provisions of the Medicare Prescription Drug, Improvement and Modernization Act of 2003 allows uniformed services beneficiaries who would be eligible for TFL but are not enrolled in Medicare Part B to enroll without penalty during a special enrollment period through December 31, 2004 (TRICARE Management Activity will announce when the special enrollment period will begin.). Beneficiaries who enrolled in Medicare Part B during the 2004 general enrollment period will receive a rebate of any premium surcharges paid in 2004.

The law also provides for the elimination of Medicare Part B premium surcharges for those who enrolled between 2001 through 2004 and were required to pay a penalty because they did not enroll when first eligible. TRICARE Management Activity is working with the Centers for Medicare and Medicaid Services (CMS) to determine the action eligible beneficiaries need to take to make use of this opportunity.

Medicare Part B and Eligibility Based on Disability or Chronic Renal Disease:

Beneficiaries entitled to Medicare Part A because of a disability or chronic renal disease **MUST** enroll in Medicare Part B to be eligible for TRICARE For Life (if other than active duty family members). They may enroll during the general enrollment period that occurs Jan. 1 through March 31 of each year. Part B coverage begins the following July. A premium surcharge is normally imposed on beneficiaries who declined enrollment in Medicare Part B when they first became Medicare eligible.

Dual-eligible beneficiaries under age 65 enrolled in Medicare Part B (other than active duty family members) keep their regular TRICARE eligibility (Prime, Extra, or Standard). Dual-eligible beneficiaries are not required to pay TRICARE Prime enrollment fees.

(Active duty family members, regardless of age, do not have to enroll in Medicare Part B to remain eligible for TRICARE. A special enrollment period is available for active duty family members whose sponsor retires. They may enroll in Part B at any time before the active duty sponsor retires or during the eight-month period that begins the month the active duty sponsor retires.)

TRICARE For Life Overseas:

Eligible beneficiaries living overseas may use TFL as long as they are enrolled in Medicare Part B. Since Medicare does not typically provide health care coverage overseas, TRICARE provides the same TRICARE Standard benefits available to retirees under age 65, and beneficiaries are responsible for the TRICARE Standard cost shares and deductibles.

Services in Military Treatment Facilities:

Beneficiaries using TFL may continue to receive care in military treatment facilities on a space-available basis. Under the program TRICARE Plus, they may be allowed to enroll in a military treatment facility for primary care. TRICARE Plus is based on local availability.

TRICARE For Life and Other Health Insurance (OHI):

Beneficiaries with other health insurance (OHI), such as a Medicare supplement or employer-sponsored medical coverage, may use TFL. However, by law, TFL will pay a claim only after all OHIs have paid.

TFL works differently with other coverages depending on whether a service is payable by Medicare. Most of the time, after Medicare processes the claim, it is automatically forwarded by Medicare to the beneficiary's OHI. After the OHI processes the claim, the beneficiary needs to file a paper claim with WPS TFL or the regional TFL claims processor. TFL may reimburse any remaining beneficiary liability for TRICARE covered services.

If a beneficiary receives a service that is not covered by Medicare, such as a prescription medication, TFL follows TRICARE's other health insurance rules in determining what portion to pay. The beneficiary may need to file a claim with WPS TFL or, before transition, the regional TFL claims processor after the other coverage pays its portion.

TRICARE pays either the amount it would have paid as the primary plan or any remaining beneficiary liability after all OHI has paid, whichever is less.

Paper claims must be submitted to WPS TFL or the regional TFL claims processor using a DD form 2642 (TRICARE claim form, formerly known as CHAMPUS claim form), along with a copy of the provider's itemized bill, the Medicare summary notice, and EOBs from all OHIs. TFL claims must be filed within one year from the date the care is received. Ben-

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TRICARE Management Activity

TRICARE Retiree Dental Program Up, Running and Still Growing

Nation's largest all-enrollee paid voluntary dental program reaches 750,000 retired Uniformed Service personnel and their families

The TRICARE Retiree Dental Program (TRDP) enters its sixth year of operation as a record 750,000 Uniformed Services retirees and their families now look to the program for affordable dental care. With low monthly rates based on single, two-person and full-family coverage, the TRDP represents one of the very best values available in health care.

Interest in the TRDP has been high since 1998 when the program was first introduced by Delta Dental of California, the nonprofit, dental carrier selected by the Department of Defense to administer the national program. More recently, Congress approved changes that make the program even more comprehensive. Today, enrollees enjoy immediate coverage and/or reduced waiting periods for crowns, bridges, dentures, orthodontics and dental accidents. The scope of benefits also includes routine cleanings and examinations, fillings, root canals, gum treatment and oral surgery.

Among the many program enhancements added in May, 2003 is an increase in the annual and lifetime orthodontic maximums; a shortened enrollment commitment; a single, 12-month waiting period for 50 percent of the allowed amount for coverage of crowns, bridges, dentures and orthodontics; and an expanded national dentist network for additional cost savings. Since these changes were implemented, the TRDP has welcomed an average of over 7,300 new sponsors and their family members per month into the program.

Delta has also developed and improved several "self-service" tools to make both enrollment and customer service with the TRDP easier than ever. These include an enhanced, secure web site (www.trdp.org), and a new, automated Interactive Voice Response system, or "IVR."

The "Subscriber Toolkit" available on the web site allows enrollees to verify their eligibility and review up-to-date benefits information, such as how much of their annual maximum they have used to date. Subscribers can also use the toolkit to review processed claims, reimbursements and payments made to their dentist, and to print new ID cards — all online.

With the IVR, enrollees can check their eligibility and request a list of network providers. Soon, they also will be able to use the IVR to check on the status of their dental claims as well.

"All these enhancements make the TRDP an even greater value to our current and potential enrollees," says Tom McDavid, director of Federal Marketing and Communications for Delta Dental. "Since the program's inception, we've exceeded all our enrollment projections by listening and being responsive to subscribers. The high number of enrollees who opt to remain enrolled beyond their initial commitment is probably the most powerful testament to their high satisfaction level with the program."

For more information about the TRDP or to obtain a complete enrollment package, visit the web site at www.trdp.org or call Delta toll-free at (888) 838-8737.

The Defense Enrollment Eligibility Reporting System (DEERS)

UPDATE: DEERS Verification Changes for Unremarried Former Spouses

DEERS is a computerized database of military sponsors, families and others worldwide who are entitled under the law to TRICARE benefits. DEERS registration is required for TRICARE eligibility.

Registration in DEERS:

Active-duty and retired service members are automatically registered in DEERS, but they must take action to register their family members and ensure they're correctly entered into the database. Mistakes in the DEERS database can cause problems with TRICARE claims, so it is critical to maintain your DEERS information.

Verifying and Updating DEERS Information:

You can verify your DEERS information by contacting your regional TRICARE managed care support contractor,* your local TRICARE service center or the nearest uniformed services personnel office (ID card facility).* Sponsors or registered family members may make address changes, however, only the sponsor can add or delete a family member from DEERS, and proper documents are required such as a marriage certificate, divorce decree and/or birth certificate.

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TRICARE Management Activity

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To update your DEERS information:

- Visit your local uniformed services personnel office or contact the Defense Manpower Data Center Support Office (DSO) at **(800) 538-9552**. You can find the nearest uniformed services personnel office at: www.dmdc.osd.mil/rsl/.
- Fax address changes to DEERS at **(831) 655-8317**.
- Mail the address change to the Defense Manpower Data Center Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771.
- Go online at: www.tricare.osd.mil/DEERSAddress to update your information.

DEERS Verification Changes for Unremarried Former Spouses:

The Social Security number (SSN) used to verify TRICARE eligibility in the Defense Enrollment Eligibility Reporting System (DEERS) for unremarried former spouses has changed. As of Oct. 1, 2003, DEERS reflects TRICARE eligibility for these beneficiaries using the unremarried former spouse's own SSN and not the former sponsor's. Health care information is filed under the unremarried former spouse's own SSN and name. These beneficiaries now use their own name and SSN to schedule medical appointments and to file TRICARE claims.

The current Uniformed Services Identification and Privilege Card, DD Form 1173, held by the unremarried former spouse is still valid until it expires. Upon renewal, the unremarried former spouse will be issued a replacement Department of Defense/Uniformed Services Identification and Privilege Card, DD Form 2765.

Unremarried former spouses may contact or visit the nearest identification card issuing facility (locations may be found online at www.dmdc.osd.mil/rsl/) for questions or assistance. Unremarried former spouses should always keep their DEERS information current and up-to-date. For questions regarding their medical records, they should contact the military treatment facility and medical records department where their DoD medical records are stored.

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Beneficiaries may receive assistance with claims filing procedures from WPS TFL or the regional TFL claims processor, from a local beneficiary counseling and assistance coordinator, a TRICARE service center, or from the TRICARE Web site at www.tricare.osd.mil/claims/default.htm.

Canceling OHI:

Beneficiaries must contact their OHI administrator to cancel their OHI. After canceling OHI, beneficiaries **MUST** contact the WPS TFL or the regional TFL claims processor to notify TFL of the OHI cancellation.

For More Information:

TFL claims processing is currently in a state of transition. The outgoing regional claims processor will continue to process claims for services beneficiaries receive until WPS TFL is implemented in the region. For information about current claims processors and to find out what region you are in, go to: <http://www.tricare.osd.mil/main/chart.html>.

WPS TFL is being phased-in as follows:

- Region 11: April 1, 2004
- Regions 2/5: June 1, 2004
- Regions 9/10/12: July 1, 2004
- Regions 3/4: August 1, 2004
- Region 1: September 1, 2004
- Region 7/8 (Central): October 1, 2004
- Region 6: November 1, 2004.

Once implemented in a region, beneficiaries may call WPS TFL **(866) 773-0404**, or TDD **(866) 773-0405**. For basic TFL information, they may contact WPS TFL or the TRICARE Information Service at **(888) 363-5433**. Beneficiaries may visit the TRICARE Web site at www.tricare.osd.mil/tfl or the WPS Web site at www.tricare4u.com for more information about TFL.

Fact sheets on eligibility, TRICARE Plus and DEERS are available at www.tricare.osd.mil/Factsheets/index.cfm.



TRICARE Management Activity

TRICARE FOR LIFE AND MEDICARE PART B

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 includes important opportunities for Uniformed Services beneficiaries. First, beneficiaries who are currently entitled to Medicare Part A but are not enrolled in Medicare Part B may enroll without a penalty for late enrollment during a special enrollment period that will end on December 31, 2004 (TRICARE Management Activity will announce when the special enrollment period will begin).

Second, beneficiaries who enrolled in Medicare Part B between January 2001 and December 2004 and are subject to a penalty for late enrollment will have the penalty waived beginning January 2004. TRICARE Management Activity is working with the Centers for Medicare and Medicaid Services (CMS) to determine the action eligible beneficiaries need to take to make use of this opportunity. Once CMS has determined exactly what eligible beneficiaries need to do, TRICARE Management Activity will update this site with that information. For the latest updates, check the Medicare Web site at www.medicare.gov.

Frequently Asked Questions on TRICARE For Life and Medicare Part B:

Is it true there is a waiver of Medicare Part B penalties for TRICARE For Life (TFL) participants?

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 makes two very important changes relating to enrollment in Medicare Part B for TFL beneficiaries.

First, uniformed services beneficiaries who would be eligible for TFL, but are not enrolled in Part B, may enroll without penalty during a special enrollment period through December 31, 2004. The special enrollment period will be announced via Medicare on the TRICARE Web site (www.tricare.osd.mil) and publicized widely.

Second, uniformed services beneficiaries who enrolled in Medicare Part B in 2001, 2002, 2003, or 2004 and are subject to a premium surcharge for late enrollment in Part B can get those surcharges eliminated by demonstrating that they are covered under TRICARE. The elimination of surcharges is effective January 1, 2004, but the Department of Health and Human Services will need to work out procedures to be followed. Procedures will be announced via Medicare and posted on the TRICARE Web site (www.tricare.osd.mil).

I am a TRICARE For Life (TFL) beneficiary. How soon can I expect the Department of Defense (DoD) and Medicare to comply with the Medicare Modernization Act of 2003 which waives the Medicare Part B penalty for TFL beneficiaries?

The Medicare Modernization Act of 2003 makes very important changes relating to Medicare Part B premiums for TFL beneficiaries. Currently, the Department of Health and Human Services along with the DoD are working on how to implement these changes as quickly as possible. The changes made by the Act are effective as of January 1, 2004, meaning TFL beneficiaries will be reimbursed for premium penalties paid for months on or after January 2004.

As soon as all of the issues regarding implementation have been resolved, information will be posted on the TRICARE Web site (www.tricare.osd.mil). Please be sure to check the Frequently Asked Question page (<http://www.tricare.osd.mil/faqs/>) of the TRICARE Web site for the latest updates.

I am a TRICARE For Life (TFL) beneficiary. Is it true that TFL beneficiaries will be eligible for rebates of Medicare Part B premium penalties paid for months on or after January 2001 through December 31, 2003?

No. When the TRICARE Retirees Opportunity Act of 2003 was introduced in the Senate, SEC. 2 (a)(2) did state that "the amendment made by paragraph (1) shall apply to premiums for months beginning with January 2001. The Secretary of Health and Human Services shall establish a method for providing rebates of premium penalties paid for months on or after January 2001 for which a penalty does not apply under such amendment but for which a penalty was previously collected." However, before the House and Senate passed the bill, changes were made. The bill was eventually signed into law and is now known as the "Medicare Prescription Drug, Improvement, and Modernization Act of 2003" (Public Law 108-173). The changes made by the Act are effective as of January 1, 2004, NOT January 2001, meaning TFL beneficiaries will be reimbursed for Part B premium penalties paid for months on or after January 2004.

I turned down my initial Medicare Part B enrollment opportunity because I was receiving all of my medical care at a military treatment facility (MTF). I cannot afford to

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The Navy of the Future

*By Sgt. 1st Class Doug Sample, USA
American Forces Press Service*

The huge vessel looks quite out of place among the small yachts and sailboats at a shallow pier. Neighborhood people on their morning jogs and dog walks looked amazingly at the HSV 2 Swift on its four-day port call here March 30.

Many of those visiting the ship during an open house about six miles from the Pentagon wondered how an 11,000-ton vessel could be moored so close to dock.

As tour guide Navy Petty Officer 1st Class Jorge Flores, explained, "Not many captains could drive a vessel in less than 12 feet of water and still be the captain."

The HSV, which stands for high-speed vessel, may pave the way forward in the Defense Department's transformation. The Army is interested in how to get troops and equipment into the theater quicker. The Navy is looking for a platform to conduct a variety of sea-based operations, such as minesweeping. The Swift has thus far proved it can do both.

The Swift is currently under Navy-Army joint testing as the next platform for military operations in a littoral environment — operations conducted very near the coast or shoreline.

In the past, the military has relied mostly on airlift and sealift to deploy troops and equipment. Ocean travel has meant slow, deep-draft vessels. However, the SWIFT has a light-weight aluminum hull, which makes it fast and agile. It can even maneuver right up to the shoreline.

Two companies primarily constructed the vessel. Australian shipbuilder Incat, builds some of the world's fastest vehicle and passenger ferries, and Louisiana-based Bollinger Shipyards, Inc., builds military patrol boats, offshore oil field support vessels, tugs, rigs and lifeboats.

The Navy has a two-year lease on the Swift at a cost of \$21.7 million a year. The Swift is currently operating as an interim Mine Warfare Command and Support Ship. It's undergoing testing for mine countermeasures and as a sea-basing platform. The Swift is also being looked at for other transformational modular mission payload initiatives.

The Army is evaluating two similar, leased ships, the HSV-X1 Joint Venture and the TSV-1X Spearhead.

The Swift has a stern ramp capable of loading and unloading a variety of military vehicles and can hold 615 metric tons of equipment. For example, it can carry the 60-ton M-1A1 main battle tank.

The craft is also fitted with a load-compensating crane that can launch and recover small boats and unmanned vehicles of up to 26,000 pounds while under way. A variety of

helicopters can use its flight deck.

But Navy officials say what also makes the Swift unique is the vessel's high speed, shallow drafts, versatility and maneuverability. Flores says the ship can "turn on a dime" and when it comes to speed, no other Navy ship is faster.

The Swift floats on two sleek wave-piercing catamarans propelled by four jet-propulsion diesel engines, together producing about 40,000 horsepower. The ship can reach up to 42 knots or 75-plus kilometers per hour — "warp speed" considering the average Navy ship cruises at about 12 knots. And Flores says that when under attack, "Speed is my best friend."

"If there is a threat, I can get away from it to eliminate that threat and at the same time I can use my ship's self-defense weapons to neutralize the threat without placing the ship in danger." The Swift's self-defense mechanism includes seven crew-served 25-50 mm machine guns, and a grenade machine gun.

But the ship offers more than just speed. Its open design allows it to be configured for a variety of military missions, according to Navy Cdr. Clark Price, the vessel's captain.

"We can work with SEALs one day, switch over to mine sweeping the next, then flight ops the next," he said. "We can do multiple missions altogether — that's the great thing about this ship." Price pointed out the ship could even be turned into a hospital in a day.

Since its maiden voyage, the Swift, which was delivered to the Navy on Aug. 15, 2003, has already proven its versatility. The ship served in support of Operation Iraqi Freedom as a logistics base and a staging platform for Navy-Marine SEAL teams operating off of Umm Qasr, Iraq. There the ship also tested its mine-warfare capabilities.

Recently the Swift returned from Puerto Cortez, Honduras, after delivering 195 pieces of cargo, including tanker trucks, cranes, ambulances and construction equipment to Navy and Army personnel there building schools and medical clinics to help the local governments as part of a humanitarian mission.

Flores said the Swift was able to unload cargo from heavy ships at sea and ferry it 120 miles to shore in about three hours.

Before the Honduras exercise the Swift completed West African Training Cruise-04, an exercise designed to enhance security cooperation between the United States and participating West African nations. During the exercise 150 sailors

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VETERAN NETWORK

MWR Plans Eagle Hammock RV Park in Kings Bay

By Robin Hillyer Miles, Navy MWR Communications Group

MILLINGTON, Tenn. – Navy’s Morale, Welfare and Recreation (MWR) Division announced plans for its newest recreational vehicle (RV) park, Eagle Hammock, at Naval Submarine Base Kings Bay, Ga.

Eagle Hammock’s fifty RV sites, scheduled to open in July 2004, will be equipped with paved pads, water, sewage, and electrical hook-ups, picnic tables, and fire rings. Five sites and one restroom are American Disability Act compliant. A community center will offer meeting space, a kitchen and Internet connectivity, along with a no-cost laundry room and a bathhouse.

Recreationally, both the new RV Park and the submarine base have much to offer. Fishing fanatics will enjoy dipping their pole into the 220-acre lake and various ponds that contain bass, bream and catfish. Miles of paved paths have been recently built for joggers and cyclists. A beautiful and challenging 18-hole golf course and a state-of-the-art bowling center are located on the base. And, MWR’s fitness complex has a cardio theatre, racquetball, basketball and tennis courts, a weight room, and a heated Olympic-size swimming pool with a 150-foot double water slide.

A variety of eateries are also available on base for your dining pleasure. Noble Roman’s Pizza Express and the 11th Frame Grill are open for lunch and dinner every day.



The Kings Bay RV Park sits next to a 220-acre lake. Photo provided by MWR Communications Group.

Kings Bay is situated on Georgia’s coastal region in the town of St. Marys, in the southeast corner of the state. The base is within driving distance of famous attractions from South Carolina to Florida. Nearby towns of Kingsland and

Woodbine, Ga., as well as St. Marys, offer historically significant homes and parks. Cumberland Island National Seashore and Okefenokee Swamp National Wildlife Refuge are just minutes away.

“Jacksonville, Fla., host of NFL Super Bowl XXXIX in 2005, is only 35-miles south of Eagle Hammock,” said Diana Kulbacki, SUBASE Kings Bay MWR marketing manager. “Eagle Hammock will be the ideal place for the RVing football fan to stay.”

For further information, contact Ron Cummings, MWR Kings Bay’s Eagle Hammock’s manager, at (912) 573-8103 or send an e-mail to eaglehammock@tds.net.

Navy ITT Office in Orlando Offers Great Savings on Tickets to Local Attractions

By Gary Nelson, ITT Program Manager, Orlando

Planning a trip to Orlando? The Navy Morale, Welfare and Recreation (MWR) Division has an Information, Tickets and Travel (ITT) Office in the Orlando area that offers great savings on tickets to local attractions. The ITT Office is located in the new Navy Exchange building on the corner of Tradeport and Earhart Drive.

Just a short five-minute drive from the Orlando International Airport, the Navy’s ITT office is near all major roads and just minutes from attractions such as Disney World, Universal Studios, Sea World and the Kennedy Space Center.

The Navy ITT office is open to active duty personnel, reservists, military retirees and their families, National Guard and U.S. Coast Guard.

The ITT Office is open seven days a week, Monday–Saturday, from 8 a.m. to 5 p.m., and from 9:30 a.m. to 5 p.m. on Sunday. To obtain a current price list, you can call the Navy ITT office at (407) 855-0116, (407) 851-4396 or send an e-mail to mwrord@aol.com.

If you are flying into Orlando International Airport, take 436 N. two miles to Frontage Rd. Turn left and follow Frontage Rd. for two miles to Trade Port Dr. Turn left again and proceed one mile. The Navy Exchange building is on

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VETERAN NETWORK

MWR Offers Two Camping Alternatives in Pensacola

By Ron Westlake, Regional MWR Marketing Director, Naval Air Station Pensacola, and Robin Hillyer Miles, Navy MWR Communications Group



View of two-bedroom cottages available for rent at Oak Grove Park, NAS Pensacola, FL. Photo provided by MWR Communications Group.

Home of stunning sunsets, white beaches and the Navy's premiere Flight Demonstration Squadron, Pensacola, Fla., also features two unique, family-oriented campgrounds, managed by Navy Morale, Welfare and Recreation (MWR).

Complete with rental cottages and recreational vehicle amenities, Naval Air Station Pensacola's Oak Grove Park and Naval Technical Training Center Corry Station's Blue Angel Naval Recreation Area offer vacation fun for singles, couples and the entire family.

Nestled in the trees near the white sand beach of the Gulf Coast Intracoastal Waterway, Oak Grove Park offers recreational vehicle (RV) and camper sites that include electrical, sewer, and water hook ups. Primitive tent sites are located under the large oak trees directly along the beach. Other amenities include a bathhouse, customer laundry, and cable television.

Sybil and Dave Jones are enjoying their sixth year as camp hosts at Oak Grove. "Snowbirds came early this year. We have residents from Washington, Vermont and the New England states," said Sybil. "When the weather is colder, we do socials daily, and when warm weather kicks in, we drop down to a weekly social."

Oak Grove RV sites and tent camper sites are available, with rental rates ranging from \$6 to \$23 per day. Weekly

and monthly rentals are also available for the sites.

Less than a mile from the National Museum of Naval Aviation, Oak Grove is newly renovated with one and two-bedroom cottages located directly on the beach. The fully-equipped cottages rent for \$60 to \$85 per day, with a two-day minimum and two-week maximum stay. Reservations are accepted up to three months in advance for active military, reserves and retirees, and two months in advance for DoD employees.

Located on Perdido Bay, the Blue Angel Naval Recreation Area offers complete camping facilities with water and electricity — from primitive sites for those who enjoy "roughing it," to the more elaborate RV sites for those who enjoy their satellite television. Dump stations are also available, along with a store and rental center.

Linda and Jim Houtman, camp hosts at Blue Angel Naval Recreation Area for a third summer and fall, are originally from Michigan but have a home in Pensacola. "People laugh when we tell them we have a house here in Pensacola too, but this park feels like a big family to us and we enjoy being hosts here," said Linda.

If four walls and a roof are what you prefer, you can rent one of 15 completely furnished two-bedroom trailers. For a little exercise, bring your mountain bike and ride along the two miles of waterfront property or meander to the bike trail for a more challenging ride.

There is an admission fee for daily users of Blue Angel Recreation Area, which ranges from \$1 to \$1.50 for the first



Wooded RV sites are very popular at Blue Angels Recreation area. Photo provided by MWR Communications Group.

See "Pensacola" page 27

VETERAN NETWORK

Navy Information, Tickets and Travel Offices Key to Savings for Sailors and Retirees

By Ingrid Mueller, Navy MWR Communications Group

Located on virtually every naval installation around the world, Navy Information, Tickets and Travel (ITT) offices are the key to savings for active duty, military retirees and their families looking for discounted tickets to local and national attractions, vacation cruise packages, and special events.

“ITT is what we consider ‘the front door’ to Navy Morale, Welfare and Recreation (MWR),” said Karen Fritz, program manager for Navy MWR’s ITT Section. “ITT offices can provide you with information on the types of programs and services that MWR offers on the base as well as details on community events and any national or local tickets, attractions, travel and tourism items that we’ve been able to negotiate at a discounted price,” she said.

Fritz added, “ITT also has tickets for amusement parks, museums and hotel discounts, just about anything to help Sailors, military retirees and their families enjoy their leisure time at a substantial discount.”

Like other MWR programs, proceeds from ITT sales are put back into supporting the local MWR operation. “Our customers benefit from volume discounts, as the more tick-

ets that ITT sells, the more of a volume discount we are able to offer to them,” explained Fritz.

“In addition, we ensure that Sailors are afforded the same leisure opportunities, no matter where they are stationed,” she said. “So someone who is stationed in Singapore, for example, is paying the same as a Sailor stationed in Norfolk for a Disney theme park ticket.”

Overseas ITT offices focus primarily on international trips and tours to help Sailors and their families visit the area they are stationed near and provide them with the opportunity to learn about new cultures and people. Each year, about 30,000 Sailors and their families take advantage of international trips available through overseas ITT offices.

ITT operations save Sailors, retirees and their families about \$15 million each year. One of the best deals available

through ITT is a vacation cruise package.

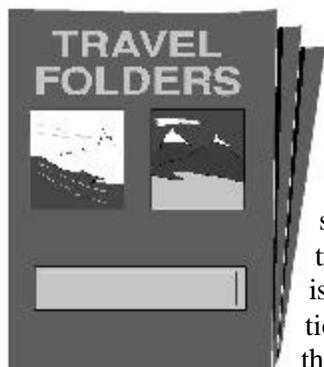
“We have great military discounts for cruises,” said Fritz. “The local ITT office can help book your entire cruise package, including the cruise itself, hotel and airline reservations and travel insurance. We’ve negotiated significant military discounts with the cruise lines, some of which are only sold through ITT offices.”

For those who don’t have their own computers and simply want to book

plane tickets, ITT offers online travel agents through computer Internet kiosks in offices, for personnel to use in making their own reservations online.

“ITT offices help our Sailors and retirees make good leisure choices while providing them with interesting and fun things to do which are affordable,” said Fritz. “We are committed to providing the best possible programs to our customers, while ensuring Sailors get the biggest bang for their buck.”

For a complete listing of ITT offices, please visit www.mwr.navy.mil/mwrprgms/itt_locations.htm



“Website” from page 10

retirement programs and policies. It makes recommendations on improvements to benefits, privileges, other assistance, quality of life, morale aspects of the retired community and any other matters relating to retired personnel.

“The section on the Retiree Council contains information about current Council membership, how to apply to become a member of the Council, and the latest Retiree Council report to the Secretary of the Navy,” said Nemfakos.

Developed and maintained by the LIFELines Services Network—the Department of the Navy’s official Quality of Life (QOL) services delivery system—the new Web site is the latest of dozens of QOL Web sites and knowledge management systems powered by the Department of Defense Information Technology Center.

VETERAN NETWORK

Myers Salutes Troops, All Who Serve the Nation

By Linda D. Kozaryn
American Forces Press Service

Air Force Gen. Richard B. Myers, chairman of the Joint Chiefs of Staff, accepted the Intrepid Foundation 2004 Freedom Award in New York City Feb. 11 on behalf of America's men and women in uniform.

The nation's service members "serve tirelessly and with great courage and great dedication," Myers said. "They're the ones out there doing the really hard work."

Launched in 1943, the *USS Intrepid* served the U.S. Navy for 31 years. During World War II, the *Intrepid* suffered seven bomb attacks, five kamikaze strikes and one torpedo hit; yet it continually returned to action, earning a reputation among the enemy as the "The Ghost Ship."

After World War II, a modernized, angled flight deck enabled the carrier to accommodate jet aircraft. The carrier pulled duty in Vietnam and during the Cold War before it was retired. The *Intrepid* now is a museum on the Hudson River in Manhattan.

Myers noted that the stakes today in the war on terror are as high as when the *Intrepid* fought its battles. He said U.S. forces are fighting to defend the same liberties as they have for centuries.

"Terrorists hate our values and our freedoms. They want to destroy our way of life, but we're not going to let that happen," the chairman said.

Myers said today's Sailors, soldiers, airmen, Marines, Coast Guardsmen and Defense Department civilians display the same courage and dedication as those who served on the *Intrepid*. They're taking on the enemy 24 hours a day, every day of the year, he added.

"They have performed superbly in Afghanistan, in Iraq, in the Horn of Africa, in the Philippines, and around the world as members of a very effective, joint and multinational team trying to defend this country," he said.

Members of the armed forces understand "probably better than anybody" that the war on terror is going to be a long war, requiring the nation's resolve and commitment," he continued. "They also understand it's a war we must win, because this is their moment to influence the course of history."

Fighting terror presents new challenges for the military, the general noted. Today's enemy is far different from any the nation has previously faced. "Terrorists recognize no established boundaries, be they territorial or moral," he said.

"They're agile, they're adaptable. So we've had to transform our forces, and how we fight just as the *Intrepid* transformed over the years to be relevant."

Fighting terrorism requires the coordinated efforts of nearly every agency of the U.S. government – Defense, State, Homeland Security, Justice, Treasury and Commerce — along with local, state and federal law enforcement, the chairman said.

"It's very, very wrong," Myers said, "to assume the efforts of the military (alone) can win this war. It's going to take all elements of our power and more than that."

The "more than that," he explained, are those in the civilian community who serve their nation by contributing to the nation's prosperity and through public service. "The best weapon we have in this country is this idea of public service."

With the support and commitment of the civilian community, Myers said, "there is no doubt that we are going to have the patience, resolve and commitment to win this war."

"Pensacola" from page 25

person and 50 cents for each additional person; children 12 and under are free. RV sites range from \$7.50 to \$9.50 per day. Mobile homes are \$45 to \$50 per day. Camping cabins are a bargain at \$15 per day from November to March, and \$25 a day April-October.

"We have activities for the more adventuresome individuals. Blue Angel Recreation Area has a Pro Disk golf course, a miniature golf course, and a mountain bike trail," said Jim Houtman. "This is an outdoor recreation center too, not just a campsite."

Blue Angel Recreation Area offers one of only two 18-hole, par-3 Pro Disk golf courses in northwest Florida. If you prefer a round of traditional golf on a smaller course, try the 18-hole miniature golf course also located at Blue Angel Park.

Numerous standard golf courses are also available on the Gulf Coast, including the recently overhauled 27 championship holes at A. C. Read Golf Club located on Naval Air Station Pensacola. The A. C. Read Golf Club also offers an 18-hole executive course.

For reservations and information, call Oak Grove at (850) 452-2535, Blue Angel Recreation Area at (850) 572-3432, or visit www.naspensacola.navy.mil/mwr.

VETeran NETwork

Navy MWR Facilities in Ventura County Welcome Military Retirees

By Ingrid Mueller, Navy MWR Communications Group

Known as the “land of the everlasting summers,” Ventura County, located about 65 miles northwest of downtown Los Angeles, Calif., offers military retirees a wide variety of affordable lodging, recreation and entertainment options, at Navy Morale, Welfare and Recreation (MWR) facilities in the area.

The largest employer in the region, the U.S. Navy has had a presence in Ventura County since the 1940’s. Naval Base Ventura County is made up of Naval Construction Battalion Center (CBC) Port Hueneme and Naval Air Station (NAS) Point Mugu, which are located about eight miles apart.

Visitors can enjoy outdoor activities year ‘round in the Ventura County area, as the annual average temperature is a pleasant 74.2 degrees. From Naval Base Ventura County, it’s an easy 45-minute drive south to the beautiful shores of Malibu. Or you can head northward to explore Santa Barbara and the wine country of Los Olivos. Both naval bases border the blue coastal waters of the Pacific Ocean, with easy access to restaurants and shopping, and activities such as sport fishing, golfing, camping and surfing.

“Naval Base Ventura County is located one hour away from all the attractions of Hollywood and Universal Studios, Dodger Stadium and many other main attractions, for which our Information, Tickets and Travel (ITT) Offices and our Beach Motel sell tickets,” added Heather Deviney, MWR marketing, Naval Base Ventura County.

The Beach Motel, located at NAS Point Mugu, opened in November 1988. Guests at the motel have just a two-minute walk from their rooms to the beach.

“The Mugu Beach is a dream come true for nature lovers,” explained Deviney. “Many varieties of wildlife can be seen here year-round – sea lions, dolphins and pelicans, to name a few.”

The lobby of the Beach Motel features a Noble Romans Pizza and Pasta Station, as well as a large selection of drinks and snacks available for purchase. Tickets to Southern California theme parks such as Universal Studios and Disneyland can also be purchased in the lobby of the Beach Motel, as well as fishing and hunting licenses.

“You can also rent all the gear you need for various water sports, camping and fishing, right at the front desk,” said Deviney. There are 24 rooms and two suites at the Beach Motel. The rooms include two queen beds, cable TV, complimentary coffee and a free local newspaper for all



Inside of a typical room at the Beach Motel Located at Naval Air Station Point Mugu.

guests. All rooms have a microwave and a small fridge. Some also include a small stove and sink unit. For reservations at the Beach Motel, please call (805) 989-8407.

Whether you’re a beach lover, a golfer, or a little bit of both, the two recreational vehicle (RV) parks at Naval Base Ventura County have something for everyone.

“The NAS Point Mugu RV Park is located right on the beach, while the CBC Port Hueneme Fairways RV Park is located on our beautiful, 18-hole Seabee Golf Course,” said Deviney. Both parks have full hook-ups for water, electric, sewage, cable TV and phone jacks. There is also a tent camping area adjacent to the RV site at NAS Point Mugu. For more information on RV park rates, please call (805) 989-8407 for NAS Point Mugu and (805) 982-6123 for CBC Port Hueneme. Additional details are also available at www.nbvc.navy.mil/mwr/lodging.html.

“We welcome military retirees to visit us at our Beach Motel and RV parks throughout the year. Our Southern California weather is great year-round,” said Deviney.

All programs that are offered through the Naval Base Ventura County MWR Department are available for use by military retirees. This includes dining facilities and clubs (including bingo five days a week), station theaters (free admission), golf courses, pools, auto skills centers, libraries, fitness centers, gymnasiums, ITT ticket centers, and any other MWR facility or program offered.



Information for Everyone

Officials extend stateside space-A travel test

by Tech. Sgt. Mark Diamond
Air Mobility Command Public Affairs

The one-year test to expand space-available travel privileges to family members of active-duty and retired service members traveling within the continental United States has been extended until further notice, according to Air Mobility Command's air transportation division officials.

The extension will allow the test to continue while Office of the Secretary of Defense officials complete their evaluation of the test, wrote Lt. Col. Darcy Lilley, Chief of the division's Passenger Policy Branch, in a recent message.

Under the space-A test phase, the family members of active-duty and retired service members are able to travel space-A aboard military flights when accompanied by their sponsors, said John Lundeby, of the passenger policy branch. He said the test does not apply to "gray-area retirees" — Guard and Reserve Airmen who are retired but are not yet eligible for retired pay and benefits.

Mr. Lundeby explained that in December 2000, the

commander of U.S. Transportation Command outlined the proposed test as a way to improve quality-of-life privileges for service members and their families. After reviewing the proposal, defense officials approved the one-year test period.

"Prior to the test, regulations prohibited family members from flying space-available within the CONUS," said Mr. Lundeby. "This privilege was available only to active-duty and retired military people. During the test period, dependents can accompany them."

To register for space-A travel, active-duty sponsors must be on leave or a pass and remain in that status while awaiting travel and through the entire travel period, officials said.

Additional space-A travel and signup information is available through the Passenger Policy Branch Website at <http://public.amc.af.mil/SPACEA/spacea.htm>. A list of passenger terminals and phone numbers can be found there. (Courtesy of AMC News Service)

National Cemetery Burial Locations Online

More than three million records showing where veterans have been buried in Department of Veterans Affairs (VA) national cemeteries are now available online. The innovation will make it easy for anyone with Internet access to search for the gravesite locations of deceased family members and friends.

The nationwide grave locator contains more than three million records of veterans and dependents buried in VA's 120 cemeteries since the Civil War. It also has records of some burials in state veterans' cemeteries and burials in Arlington National Cemetery from 1999 to the present.

"This advance in service culminates years of effort by VA's national cemetery staffs to put old paper records into this database," said Secretary of Veterans Affairs Anthony J. Principi. "Making burial locations more accessible may bring more visitors to the honored resting places that we consider national shrines and historical treasures."

The records date to the establishment of the first national cemeteries during the Civil War. The Web site — at www.cem.va.gov — will be updated nightly with information on burials the previous day.

The site displays the same information that visitors to na-

tional cemeteries find on kiosks or in written ledgers to locate gravesites: name, dates of birth and death, period of military service, branch of service and rank if known, the cemetery's location and phone number, plus the grave's precise location in the cemetery.

The home page, "Burial and Memorial Benefits," allows the reader to select the Nationwide Gravesite Locator to begin a search.

State cemetery burial records are from those cemeteries that use VA's database to order government headstones and markers for veterans' graves. Since 1999, Arlington National Cemetery, operated by the Department of Army, has used that database.

The information in the database comes from records of interment, which before 1994 were paper records, kept at each cemetery. VA's interment records contain more information than what is shown on the Internet and cemetery kiosks. Some information, such as identification of the next of kin, will not be shown to the public for privacy reasons. Immediate family members with a government identification card may request to see the full record of a burial when they visit a national cemetery.



Information for Everyone

Veterans Benefits Act of 2003; Section 101. Retention of certain Veterans survivor benefits for surviving spouses remarrying after age 57.

(a) Exception to termination of benefits upon remarriage- Section 103(d)(2)(B) is amended by striking 'The remarriage after 55' and inserting 'The marriage after age 57 of the surviving spouse of a veteran shall not bar the furnishing of benefits specified in paragraph (5) to such person as the surviving spouse of the veteran. Notwithstanding the previous sentence, the remarriage after age 55'.

(b) Coordination of benefits- Section 1311 is amended by adding at the end the following new subsection:

'(e) In the case of an individual who is eligible for dependency and indemnity compensation under this section by reason of section 103 (d)(2)(B) of this title who is also eligible for benefits under another provision of law by reason of such individual's status as the surviving spouse of a veteran, then, notwithstanding any other provision of law (other than section 5304(b)(3) of this title), no reduction in benefits under such other provision of law shall be made by reason of such individual's eligibility for benefits under this section'.

(c) Effective date- The amendments made by subsections (a) and (b) shall take effect on January 1, 2004.

(d) Retroactive benefits prohibited- No benefits may be paid to any person by reason of the amendments made by subsections (a) and (b) for any period before the effective date specified in subsection (c).

(e) Application for benefits- In the case of an individual who but for having remarried would be eligible for benefits under title 38, United States Code, by reason of the amendment made by subsection (a) and whose remarriage was before the date of the enactment of this Act and after the individual had attained age 57, the individual shall be eligible for such benefits by reason of

such amendment only if the individual submits an application for such benefits to the Secretary of Veterans Affairs not later than the end of the one-year period beginning on the date of the enactment of this Act.

(f) Technical correction- Section 101(b) of the Veterans Benefits Act of 2002 (Public Law 107-330; 116 Stat. 2821; 38 U.S.C. 103 note) is amended by striking 'during the 1-year period' and all that follows through '(c)' and inserting 'before the end of the one-year period beginning on the date of the enactment of the Veterans Benefits Act of 2003'.

The Retired Military Personnel Handbook

The Retired Military Personnel Handbook is now in its fourth year and has been distributed to military installations and federal government agencies all over the world! It is specifically written for all military personnel and retirees and their families and is designed to guide you through every aspect of your retirement, explaining what benefits you may qualify for and how to get them, as well as providing a context for making many of the important decisions that lie ahead.

It includes information on: TRICARE Plus program-A, Federal LTC Insurance program, tax policies, new retirement lifestyle information, incapacity planning, pay and benefit policies, important points of contacts, the new SGLI family coverage option, survivor benefits, moving in retirement, and more.

The 2004 Retired Military Personnel Handbook can be ordered online at www.fedweek.com/publication/default.asp, or by calling (888) 333-9335 or writing to FEDweek, PO Box 5519, Glen Allen, VA 23058.



Information for Everyone

DoD Announces Program for Selective Employment of Retirees

NEWS RELEASE from the United States Department of Defense

The Defense Department announced implementation of a new policy which will allow defense managers to hire civil service retirees needed in critical positions without offsetting their retirement pay, which was required under previous law. A similar provision was previously implemented for military retirees.

Until enactment of this stand-alone provision, authorized by the fiscal year 2004 National Defense Authorization Act, civil service retirees of the Department of Defense had their pay reduced by the amount of their pension. This benefit applies only to those hired on or after Nov. 24, 2003.

In approving the policy, Under Secretary of Defense for Personnel and Readiness, David Chu, said, "This tool will help us address the challenges of a 'retirement-driven talent drain' as our current generation of dedicated civil servants

becomes eligible to retire."

The policy has a number of restrictions and requirements. A retiree can only be hired into hard-to-fill positions where the retiree has unique or specialized skills or qualifications. A retiree cannot be reemployed in his or her previous job position unless someone above the hiring official approves it and certifies the critical conditions.

In addition, a retiree may be hired for up to one year as a mentor to less experienced employees or to provide continuity during critical organizational transitions. Before any retiree can be hired, the position must be offered to qualified defense workers who have lost their jobs through no fault of their own.

For executive level positions, only the secretaries of the military departments or heads of defense agencies and field activities may appoint annuitants to such positions.

Naval Service Plays Leading Role in Transformation

By K.L. Vantran, American Forces Press Service

The Navy has the opportunity to play a leading role in the transformation of the U.S. military, the Defense Department's director of force transformation said March 31.

Transformation, retired Vice Adm. Arthur K. Cebrowski said at the Annapolis Naval History Symposium, is "new values, new attitudes and new beliefs" and how those are expressed in human behavior and institutional behavior.

"While we have made very significant progress, there are clear indications that these are only the first steps," he added. "Much more must be done, and the pace is not ours to set."

The war in Iraq, the war on terrorism and globalization are compelling not only the pace and the intensity of transformation, but also its character, said Cebrowski.

He spoke of the president's vision for America's national security that "embraces the solemn duty that confronts us today – to not only lift the dark threat of terrorism, but to build a safer, better world that favors human freedom, democracy and free enterprise."

America's view of strategic response has been changed, said Cebrowski. Instead of being prepared to act in the wake of an attack – being reactive – the United States must be preventive, he said, a stance that indicates the need for a change in intelligence capabilities.

"Clearly, we have to know more sooner," he said. "We must acquire the capability to better identify and understand potential adversaries. This calls for different organizations, different systems and different ways of sharing intelligence. We need the ability to look, to understand and to operate deeply within the fault lines of societies where, increasingly, we find the frontiers of national security."

The most significant shift in force planning, he continued, is the rise of deductive thinking and capabilities-based planning, which "provides a framework for understanding some of the persistent and emerging challenges before us."

Naval force planning, said Cebrowski, always has been difficult because of two driving beliefs: Navies take a long time to build, and navies last a very long time. "Now, we realize that neither of these need be true," he added. "Rather, they are choices we can make or discard. We must challenge old assumptions and old metrics."

Organizations that can readily adapt and retain flexibility within their operating domains – whether in business or war – likely will survive in rapidly changing times, he said.

Cebrowski outlined four new metrics that will drive future force planning: the ability to create and preserve options, to

See "Leading Role" next page



Information for Everyone

“Part B” from page 22

purchase Medicare Part B because of the penalties and therefore I have not been eligible for TRICARE For Life (TFL). When will the special enrollment period for Medicare Part B begin, so that I may enroll without penalty?

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 allows uniformed services beneficiaries and eligible family members who would be eligible for TFL but are not enrolled in Part B, to enroll without penalty during a special enrollment period through December 31, 2004. The Department of Defense (DoD) and Department of Health and Human Services (DHHS) have yet to determine this period.

Once the DoD and DHHS establish a method for reimbursement of premium penalties, you will be reimbursed. If you do not want to pay the premium penalties you can wait until the special enrollment period is determined.

If you enroll in Part B during the GEP you will have to wait until July for your coverage to be effective. If you enroll during the special enrollment period, coverage will be effective on the first day of the month following the month in which you enroll; therefore it may be better to wait for the special enrollment period.

For more information about TRICARE For Life and Medicare, visit the Frequently Asked Questions Web site and type in Medicare Part B in the general search window.

“Leading Role” from page 30

develop high transaction rates, to develop high learning rates and to achieve overmatching complexity at scale.

Also, said the transformation director, the United States must accelerate and expand its work in nonlethal weapons, directed and redirected energy and biomedical response.

“Lastly, we need a new business model for space,” said Cebrowski. “With the sharp increase in the capability per pound on orbit, now is the opportunity for the Navy to re-enter the space market.”

“Orlando” from page 24

the right.

If you are driving into Orlando, take I-4 to Exit 72 (528 Expressway), go nine miles to Exit 9. At the end of the exit ramp turn right onto Tradeport Dr. and proceed one mile. The Navy Exchange is on the right.

From the Florida Turnpike, take Exit 254 onto the 528 Expressway East to Exit 9.

The ITT Office is located in the lobby of the Navy Exchange near the food court (Subway Sandwich Shop).

“Future Ship” from page 23

and Marines conducted littoral training, including riverine operations and small-boat raids.

Although the decision on whether the Navy will approve the SWIFT is still out to sea, the ship has already impressed the crew.



031104-N-0000S-001 At sea with High Speed Vessel Two (HSV 2) Nov. 4, 2003 — High Speed Vessel Two (HSV 2) Swift is participating in the West African Training Cruise (WATC) 2004, a regularly scheduled exercise, conducted since 1978, consisting of a series of bilateral interactions between the United States and individual African nations. Host nation participants in this year’s WATC include Cameroon, Ghana, Gambia, Morocco, Senegal, Sierra Leone and South Africa. U.S. Navy photo. (RELEASED)

Reporting a Retiree's Death

To report the death of a Navy Retiree, contact the Defense Finance and Accounting Service Casualty Assistance Branch at **(800) 269-5170** or **(216) 522-6680**. *(If a Retired Activities Office is nearby, they can provide valuable assistance.)*

Annuitant Pay

Questions regarding Annuitant Pay should be directed to Defense Finance and Accounting Service in Cleveland at **(800) 321-1080**.

Retiree Pay

Questions about retiree pay should be directed to the Defense Finance and Accounting Service in Cleveland at **(800) 321-1080**.

ID Card Eligibility

For ID Card and DEERS information, contact the Navy Personnel Command Benefits Branch at **(901) 874-3362**, Fax **(901) 874-2766** or e-mail: p312d3@persnet.navy.mil

Retiree Dental Program

For information and eligibility guidelines, call the customer service number at **(415) 972-8300**. You can also visit their web page at: www.ddpdelta.org or write:

Delta Dental
P.O. Box 7736
San Francisco, CA 94120

Service Records

Retirees desiring a copy of their discharge certificate (DD214), personnel records or medical and dental records should write to:

National Personnel Records Center
9700 Page Ave.
St. Louis, MO 63132-5100

All requests must be written, dated and signed, and should include full name, rate/rank, Social Security Number, dates of service and date of birth. Requests for records are processed in four to six months. You may want to visit their web site at www.archives.gov prior to making any request.

(Disclaimer: Some of the information compiled for Shift Colors comes from a variety of sources to include experts in their respective fields. The content was current at the time the publication went to press. --- Editor, Shift Colors)

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SHIFT COLORS (PERS-63)
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