

NPC CSC answers frequent questions

The Navy Personnel Command (NPC) Customer Service Center (CSC) provides information and services to active, Reserve and retired Sailors and their families around the world, and fields call from retirees as well. The CSC is prepared to answer a variety of questions on topics such as personnel policies, pay and benefits. The CSC can be reached by phone between 7 a.m. – 7 p.m. (Central) Monday – Friday at (866) U-ASK-NPC (827-5672), or at CSCemail@navy.mil.

The following are some of the topics that the CSC has dealt with over the past few months:

Why do I need a Common Access Card (CAC) to login to Navy Knowledge Online (NKO)?

As the result of a recent cyber security tasking, NKO was required to remove username and password access from the site. The program office understands this is going to impact certain communities and is working with leadership to determine if there are other secure alternatives.

Where can I get a statement of service?

Statements of service establish the Active Duty Start Date, Pay Entry Base Date, and other dates specific to

service. Veterans can get a statement of service by calling the NPC CSC and requesting one.

Where can I get copies of my retirement orders?

For those veterans who retired less than five years ago, contact the NPC CSC to request a copy. For orders more than five years old, contact the National Personnel Records Center in St. Louis at (314) 801-0800.

For more information about the NPC CSC, visit the NPC website at www.npc.navy.mil and click on the on the CSC link on the upper-right corner of the page.

TRICARE For Life beneficiaries may have higher costs when using VA facilities for care not related to service connected disability

Courtesy TRICARE

Many TRICARE For Life (TFL) beneficiaries use Veterans Affairs (VA) facilities for care related to their service connected disabilities. But, as TFL is a comprehensive Medicare wraparound coverage, beneficiaries are reminded they run the risk of unexpected out-of-pocket costs if they use a VA facility for care not related to a service connected disability.

By law, Medicare can't pay for care at a government facility, such as the VA. When a TFL beneficiary chooses to obtain care from a provider that Medicare

can't pay, TRICARE can only pay up to 20 percent of the TRICARE-allowable charge. The TFL beneficiary is responsible for paying the VA the remainder.

Beneficiaries who have been getting care at a VA facility that is not related to a service connected disability should talk to a VA representative about other VA options, including how VA can work with other health insurance (OHI) plans.

As part of the intake process at VA facilities after October 1, 2013, TFL beneficiaries will be asked if they're using their VA

or TFL benefit or if they have other health insurance (OHI). When electing to use their TFL benefit at the VA, they will also be informed they must pay the remaining bill after TRICARE pays its portion of the TRICARE-allowable charge. They may be asked to sign a form indicating they understand their responsibility.

TRICARE and the VA recommend getting care for service-connected disability at a VA facility. For other care, TFL beneficiaries may still consider using their VA benefit or they should use TFL with a Medicare-

certified provider. When using Medicare providers, TFL beneficiaries typically have no out-of-pocket costs for services covered by both Medicare and TRICARE.

For more information about TFL, beneficiaries may contact the TFL support contractor Wisconsin Physicians Service (WPS) at 1-866-773-0404 or visit www.tricare.mil/tfl to learn more about using TFL. To find Medicare-certified providers visit www.tricare.mil/findaprovider. For more information about the VA, visit www.va.gov/health.

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Shift Colors

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Photo by Mass Communication Specialist 2nd Class Andrew B. Church

Recovery...

Members of Explosive Ordnance Disposal Mobile Unit (EODMU) 5 place recovered ordnance from the Great Barrier Reef Marine Park area at the disposal site near Shoalwater Bay Training Area in Australia.

Up-to-date records ensure proper payments

If you've had a recent life event such as a change in marital status, the addition of a child, or the death of a loved one, then now is a good time to review your beneficiary designations for Veterans' Group Life Insurance (VGLI) and Veteran's Affairs (VA) insurance policies starting with V, RS, RH or J. It's the best way to ensure your life insurance benefit is paid to whom you want.

Not keeping beneficiaries up to date may result in your benefits going to a former spouse, your deceased parent's estate, your estate, or even no one. It

could also result in payment delays at a time when your loved one needs the money. For example, if the listed beneficiaries are children from a first marriage, children from a current marriage might contest the claim if they believe they have more recent documents showing they should be the beneficiaries. No one could be paid until it is determined who is legally entitled to the money.

Even if you haven't had a recent life event, it's a good idea to review your beneficiaries at least once a year. So

mark it on your calendar as an annual event. And remember, you have the legal right to name any beneficiary you want and change your beneficiary at any time.

You can access all Change of Beneficiary forms at <http://goo.gl/8lh1B>. If you have a VA insurance policies starting with V, RS, RH or J, K or W, download Form 29-336. If you have VGLI coverage, download Form SGLV 8721 or log into your VGLI online account at www.benefits.va.gov/insurance.

Temporary Disability Retirement impact on SGLI, VGLI

The Impact of TDRL on SGLI & VGLI—Know the Facts

If you are a service member who has been recently placed on the Temporary Disability Retirement List (TDRL), there's important insurance information you need to know. Your Servicemembers' Group Life Insurance (SGLI) coverage will end 120 days after the date you were placed on the TDRL. You can get similar coverage through Veterans' Group Life Insurance (VGLI), but you

must apply within one year and 120 days from the date you were placed on the TDRL.

If you apply for VGLI within 240 days of your TDRL placement, you can get VGLI without providing proof of good health — even if you have a serious injury or medical condition. If you have a disability incurred in service that prevents you from working, you may be eligible for up to two years of life insurance at no cost through the

SGLI Disability Extension Benefit. Learn more at <http://goo.gl/NXnWM>.

Don't wait to see if you're placed on the Permanent Disability Retirement List (PDRL) before you apply for VGLI or the SGLI Disability Extension — you may miss your opportunity. To apply for VGLI, visit <http://goo.gl/lbT7o>. To learn more about the SGLI Disability Extension, visit <http://goo.gl/NXnWM>.

VGLI offers paperless billing

The Office of Servicemembers' Group Life Insurance (OSGLI) is now offering paperless billing to all Veterans' Group Life Insurance (VGLI) members.

Once enrolled in paperless billing, you'll stop receiving paper bills and start receiving email notifications the day your bill is ready. Simply log in to your VGLI online account and pay your premium with a credit card or a one-time deduction from your checking account. Remember, enrolling for paperless billing will only change how you receive your VGLI bills.

You can easily enroll for paperless billing through your VGLI online account. Visit <http://goo.gl/UbbRP>

to log into your account and then select "Paperless Billing" from the left-hand menu, and answer a few quick questions. After you enroll, be sure to add myvglibill@pru-dential.com to your contact list to ensure you receive all future bills.

If you are a VGLI member and you don't have a VGLI online account, you can sign up for one by visiting <http://goo.gl/UbbRP> and then clicking "Register Now." Once you have your VGLI online account, you can enroll for paperless billing, update beneficiaries, pay your premiums, view coverage details, and more.

To sign up today, click here: <http://goo.gl/UbbRP>

About the Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau (CFPB) (www.consumerfinance.gov) mission is to make markets for consumer financial products and services work for Americans. It has a dedicated Office of Servicemember Affairs (www.consumerfinance.gov/servicemembers) to address consumer financial challenges affecting military members, veterans, and their families. The CFPB has several resources available on their website to include:

- Answers to common consumer financial questions - www.consumerfinance.gov/askcfpb
- The CFPB blog - www.consumerfinance.gov/blog
- To submit a complaint - www.consumerfinance.gov/complaint

VA offers one-year benefits incentive on some claims

Courtesy Veterans Affairs

The Department of Veterans Affairs announced today that veterans filing an original Fully Developed Claim (FDC) for service-connected disability compensation may be entitled to up to one-year of retroactive disability benefits. The retroactive benefits, which are in effect Aug. 6, 2013, through Aug. 5, 2015, are a result of a comprehensive legislative package passed by Congress and signed into law by President Obama last year.

“VA strongly encourages veterans to work with veterans Service Organizations to file Fully Developed Claims and participate in this initiative, since it means more money in eligible veterans’ pockets simply by providing VA the information it needs up front,” said Allison A. Hickey, Under Secretary for Benefits. “At the same time, it helps reduce the inventory of pending claims by speeding the process.”

Filing an FDC is typically the fastest way for veterans to receive a decision on their claims because Fully Developed Claims require veterans to provide all supporting evidence in their possession when they submit their claims. Often, this is evidence that VA must legally attempt to collect on the veteran’s behalf, which is already in the veteran’s possession, or is evidence the veteran could easily obtain, like private treatment records.

When veterans submit such evidence with their claims, it significantly reduces the amount of time VA spends gathering evidence from them or other sources -- often the longest part of the claims process. While VA will still make efforts to obtain federal records on the veterans’ behalf, the submittal of non-federal records (and any federal records the veteran may have) with the claim allows VA to issue a decision to the veteran more quickly. Typically, VA processes FDCs in half the time it takes for a traditionally filed claim.

FDCs can be filed digitally through the joint, DoD-VA online portal, *eBenefits* (www.ebenefits.va.gov). VA encourages veterans who cannot file online to work with an accredited Veterans Service Organization (VSO) who can file claims digitally on veterans’ behalf. While submitting an FDC provides a faster decision for any compensation or pension claim, only veterans who are submitting their very first compensation claim as an FDC are potentially eligible for up to one-year of retroactive disability benefits under the newly implemented law.

FDCs help eliminate VA’s claims backlog because they increase production of claims decisions and decrease waiting times. Also, VA assigns FDCs a higher priority than other claims which means veterans receive decisions to their claim faster than traditional claims.

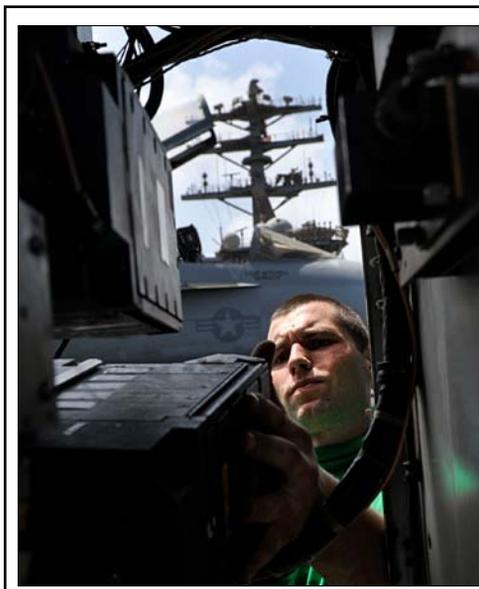
VA continues to prioritize other specific categories of claims, including those of seriously wounded, terminally ill, Medal of Honor recipients, former Prisoners of War, the homeless and those experiencing extreme financial hardship. As part of its drive to eliminate the claims backlog in 2015, VA also gives a priority to claims more than a year old.

In May, VA announced a new partnership with Veterans Service Organizations and others known as the “Community of Practice,” an effort that seeks to reduce the compensation claims backlog for veterans by increasing the number of FDCs filed by veterans and their advocates.

VA is continuing to implement several initiatives to meet the Department’s goal to eliminate the claims backlog in 2015. In May, VA announced that it was mandating overtime for claims processors in its 56 regional benefits offices to increase production of compensation claims decisions through the end of FY 2013. In April, VA launched an initiative to expedite disability compensation claims decisions for veterans who have waited a year or longer.

As a result of these initiatives, VA’s total claims inventory remains at lower levels not seen since August 2011. The number of claims in the VA backlog – claims pending over 125 days – has been reduced by 17 percent compared to the highest point in March 2013.

Veterans can learn more about disability benefits on the joint Department of Defense—VA web portal *eBenefits* at www.ebenefits.va.gov, and the FDC program at www.benefits.va.gov/fdc/.



Preventive maintenance...

Aviation Electronics Technician 3rd Class Sean Havlik, from Portland, Ore., performs maintenance on the radio countermeasure system of an EA-6B Prowler assigned to the Gray Wolves of Electronic Attack Squadron (VAQ) 142 on the flight deck of the aircraft carrier USS Nimitz (CVN 68). (Photo by Mass Communication Specialist Seaman Kole E. Carpenter)

National plan supports veterans' mental health

By Ellen Crown

U.S. Army Medical Research and Materiel Command

Experts from the Department of Defense and the Department of Veterans Affairs gathered here yesterday to discuss the future of veterans' mental health and traumatic brain injury research efforts at the Military Health System Research Symposium.

Discussion leaders included Health Affairs Director of Medical Research Dr. Terry Rauch, Acting Chief Officer of the VA Office of Research and Development Dr. Timothy O'Leary, U.S. Army's Combat Casualty Care Research Program Director Col. Dallas Hack, Deputy Director of the Defense and Veterans Brain Injury Center Katherine Helmick, and Uniformed Services University School of Medicine's Center for the Study of Traumatic Stress Director Dr. Robert Ursano.

Discussions turned toward the National Research Action Plan, which is the result of an executive order signed a year ago by President Barack Obama to improve access to mental health services for veterans, service members, and military families. The plan directs DOD and the VA to work with the U.S. Department of Health and Human Services and the U.S. Department of Education to share resources and complete certain goals, such as complete within the next year the current DOD-CDC-Brain Trauma Foundation mild TBI/concussion classification project to clarify what is known and unknown about mild TBI and the critical gaps that need to be addressed.

"The National Research Action Plan creates a common roadmap for medical leadership to follow as we move forward to work on incredibly complex issues," said Hack, who is stationed at the U.S. Army Medical Research and Materiel Command that's headquartered at Fort Detrick, Md.

"The National Research Action Plan demonstrates a dedication across multiple agencies to close critical research and care gaps, both in the military and civilian sector," Rauch said.

Since Sept. 11, 2001, more than 2.5 million service members have deployed to Iraq and Afghanistan in Operation Enduring Freedom, Operation Iraqi Freedom, and Operation New Dawn. The Armed Forces Health Surveillance Center data indicates there have been more than 250,000 cases of TBI in the military between 2000 and 2012. However, more than 80 percent of these cases were the result of non-combat injuries.

"Clearly, we are not going to stop seeing traumatic brain injuries, even in times of no war," Hack said.

The NRAP also addresses the frequently co-occurring conditions, such as depression, substance abuse related to alcohol, tobacco, and other drugs, including the misuse and abuse of prescription drugs, and chronic pain, each of which can complicate the prevention and treatment of PTSD, TBI, and suicidal behaviors.

"The interrelationships between TBI, PTSD, and suicidality are complex, to say the least," Ursano said. "In fact, I think it was this war that highlighted these areas in relation to each other, as an opportunity for further investigation for research and treatment."

Announced within the NRAP is also the creation of two joint research consortia: the Consortium to Alleviate PTSD and the Chronic Effects of Neurotrauma Consortium. The two consortia will be established within the next six months and are within the first phase of the NRAP.

The Consortium to Alleviate PTSD is a collaborative effort between the University of Texas Health Science Center – San Antonio, San Antonio Military Medical Center and the Boston VA Medical Center, with the goal of developing the most effective diagnostic, prognostic, novel treatment, and rehabilitative strategies to treat acute PTSD and prevent chronic PTSD.

The Chronic Effects of Neurotrauma Consortium is a collaborative effort between Virginia Commonwealth University, the Uniformed Services University of the Health Sciences, and the Richmond VA Medical Center with the goal of examining the factors which influence the chronic effects of mild TBI and common comorbidities in order to improve diagnostic and treatment options.

A key point will be to further the understanding of the relationship between mild TBI and neurodegenerative disease.

"Mild traumatic brain injury is an area we need to continue to focus on, in terms of rapid evaluation, treatment and patient management," Helmick said. Most service members with TBI, he said, have a mild injury or concussion.

"With a mild TBI, most service members can have a full recovery," she said.

In its first 12 months, the NRAP will focus on developing a more precise system to diagnose TBI and standardizing data on TBI and PTSD. Longer-term goals include confirming biomarkers for PTSD and TBI, identifying changes in brain circuitry after successful treatment, and exploring genetic risk factors.

"The plan lays out the next five years, but this is really a lifelong commitment," O'Leary said. "That is the promise we make to our warfighters."

Schedule ID card appointments online at: <https://rapids-appointments.dmdc.osd.mil/>

VA/Bar Association partner to reduce claims backlog

Courtesy Veterans Affairs

The Department of Veterans Affairs, the American Bar Association (ABA) and the Legal Services Corporation (LSC) announced today a new partnership and pilot program aimed at reducing the claims backlog and making it easier for unrepresented Veterans to receive assistance developing their claims for disability pay.

“Ending the backlog is an ‘all hands on deck’ effort that requires teamwork, both in and out of government,” said Secretary of Veterans Affairs Eric K. Shinseki. “This partnership between VA, ABA and LSC is aimed at surging resources to deliver earned benefits to veterans more quickly.”

In the coming months, ABA and LSC attorneys will provide free assistance to a targeted group of unrepresented veterans who request their help gathering and obtaining evidence required by law to support their disability claims.

The development of the claim is often the longest part of the process that determines whether a Veteran is entitled to VA compensation. These steps can take more than 200 days in the rating decision process. The pilot

will offer pro bono attorney assistance to veterans with claims pending at the St. Petersburg and Chicago Regional Offices who do not currently have an authorized representative.

Veterans will choose whether to accept this pro-bono assistance. Similar veterans with claims pending at other VA regional offices may also be considered for the pilot, if warranted.

“The ABA is proud to take the lead in connecting veterans with pro bono attorneys who will help them receive the aid our nation owes them for their selfless courage,” said ABA President Laurel Bellows. “We hope that our initial focus on Chicago and St. Petersburg can swiftly be expanded across the nation.”

The claims selected for this pilot program, which are currently -- or will soon be -- part of the claims backlog, will vary in terms of complexity and degree of completeness. VA will accredit the attorneys who choose to participate, and the ABA and LSC will provide them with specialized training that will enable them to help evaluate and develop veterans claims and make those claims ready for a rating deci-

sion. The two initial pilot sites were selected based on proximity to ABA headquarters, and the opportunity for the biggest impact on the backlog.

In the coming months, VA will identify eligible veterans to participate in the pilot program and send letters advising them of all their options for representation to help them advance their claims -- from Veteran Service Organizations, attorneys and claims agents, to pro bono attorneys participating in this pilot.

The VA letter will inform veterans of a 1-800 hotline and website to connect them to an attorney who is willing to assist with their claim, free of charge.

Under the partnership, the ABA and LSC will match interested veterans and attorneys on several factors, including geographic location, complexity of the claim and the veteran’s and attorney’s preferences on the nature and scope of representation.

VA is continuing to implement several initiatives to meet the Department’s goal to eliminate the claims backlog in 2015. As a result of these initiatives, VA’s total claims inventory has dropped to its lowest levels since March 2011.

Post-9/11 GI Bill celebrates fourth anniversary

Courtesy Veterans Affairs

Nearly 1 Million Veterans, Servicemembers and Families Benefit

August 1 marked the fourth anniversary of the Post-9/11 GI Bill. VA has issued approximately \$30 billion in Post 9/11 GI-Bill benefit payments since its inception in August 2009 and helped nearly 1 million servicemembers, veterans, and their families pursue their education.

“The Post-9/11 GI Bill has helped many of our Nation’s veterans pursue their educa-

tion and successfully transition to civilian life,” said Secretary of Veterans Affairs Eric K. Shinseki. “We’re proud that the Department of Veterans Affairs can administer this important benefit that makes such a big difference in the lives of nearly a million veterans and their families.”

The Post-9/11 GI Bill is the most extensive educational assistance program since the Serviceman’s Readjustment Act of 1944, more commonly known as the GI Bill, was signed into law.

The Post-9/11 GI Bill provides comprehensive educational support through tuition, books and housing allowance to people with at least 90 days of total service after September 10, 2001, or people discharged with a service-connected disability after 30 days.

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, vocational and technical training, on-the-job training, flight training, correspondence training, licensing and national test-

ing programs, entrepreneurship training, and tutorial assistance.

VA is now processing benefit payments for currently enrolled students in an average of seven days, largely as a result of VA’s ongoing transformation to electronic claims processing. The delivery of Post-9/11 GI Bill benefits has been automated and processing time

For more information on the Post-9/11 GI Bill and other veteran education programs, visit <http://www.gibill.va.gov>.

Agencies commit to transition assistance program

American Forces Press Service

The Departments of Defense, Veterans Affairs, Labor, Education, the Office of Personnel Management and the Small Business Administration codified their continued commitment to help transitioning service members be “career ready” for civilian life by signing a statement of intent on Aug. 15.

“This [statement of intent] puts our shared commitment to our service members in black and white,” said Dr. Susan Kelly, principal director of DOD’s Transition to Veterans Program office.

Each of the military services was represented during the formal signing of the statement of intent, said Francine Blackmon, deputy assistant secretary of the Air Force for force management integration.

The services have aggressively implemented the various components of the redesigned Transition Assistance Program, Blackmon said.

Working elbow-to-elbow with the various partnering agencies, the ser-

vices are ensuring service members are provided all the necessary tools to make a successful transition to civilian life, she said.

“The [statement of intent] strengthens our resolve for a concerted interagency effort working toward this common goal,” Blackmon added.

More than 250,000 service members separate from active duty each year, and they face numerous challenges as they transition to civilian life. The statement of intent is a milestone for the interagency effort to redesign the 1990s-era transition assistance program model and help service members meet those challenges. The signing shows that the redesigned TAP is not a short-term effort but a set of greatly improved transition services that the partners will sustain for the long-term.

“Even in this time of budget constraints, each of the interagency partners and the services will sustain the effort to implement the redesign of transition assistance,” Kelly said. This includes staff at installations to pro-

vide face-to-face information and new skills, as well as a virtual curriculum to build the same career readiness skills for service members and reservists in isolated and geographically separated locations, she added.

The statement of intent also establishes the objectives for the new governance structure and the foundation of the new TAP Executive Council, comprised of DOD, VA and DOL co-chairs, as well as senior executives from SBA, OPM, ED and the military services. The new TAP Executive Council will steer the collaboration and partnership efforts through 2016 and implement and modify the redesigned program as needed to meet changing needs of transitioning service members through the years.

Over the last eighteen months, the DOD and VA have led the efforts of the Veterans Employment Initiative Task Force interagency partners and the White House Economic and Domestic Policy Council staffs in redesigning the Desert Storm-era Transition Assistance Program to better prepare service members for these challenges as they leave the military and become veterans.

The redesigned TAP provides training that will build skills to enable transitioning service members to meet career readiness standards established by DOD. The training, known as Transition GPS (goals, plans, success), is comprised of interlinked curriculum, services, and processes conducted by numerous partners -- DOD, the military services, VA, DOL, SBA, and OPM.

Interagency partner Department of Education and the National Guard Bureau continue to serve in valued consultative and advisory roles.

Advancing their work together, the agencies will cultivate an interagency partnership that builds upon mutual respect, cooperation and shared goals to successfully transition career ready service members to the civilian sector.



U.S. Navy photo

On trial...

The future USS Coronado (LCS 4) conducts at-sea acceptance trials in the Gulf of Mexico. Acceptance trials are the last significant milestone before delivery of the ship to the U.S. Navy, which is planned for later this fall.

Connect to TRICARE in a mobile world

Courtesy TRICARE

We live in an increasingly mobile world, with more and more people possessing technology that allows them to use the Internet on the go. Beneficiaries can access their TRICARE benefits and benefit information on their mobile devices through a variety of mobile applications and mobile-optimized sites.

The first mobile tool people should know about is the mobile version of TRICARE.mil, accessible on mobile devices including tablets and smartphones. Simply type www.tricare.mil into a mobile device's browser to get benefit and contact information. Beneficiaries can download educational materials, view episodes of TRICARE TV, listen to podcasts, read TRICARE news, find contact information for different regions and plans, submit benefit questions and access costs, plans, referrals and other information specific to their plan.

Each of the TRICARE regional contractors also has their own mobile site or app. Health Net, the North Region contractor, operates www.hnfs.com/go/

[mobile](#), which allows beneficiaries to locate TRICARE-authorized providers and access resources including contact information and information about benefits, claims and eligibility. The South Region contractor, Humana Military, has a mobile site at m.humana-military.com. Humana Military Mobile offers links to a provider locator, a search tool for urgent care centers and eligibility and plan information.

In the West Region, UnitedHealth Military & Veterans has a mobile app for mobile devices called "OptimizeMe." This app encourages healthy lifestyles by letting users challenge other users to health and fitness goals on their smartphones. OptimizeMe lets users track their own progress and post the results to Facebook. Beneficiaries can download OptimizeMe from iTunes or the Google Play store.

The TRICARE pharmacy contractor Express Scripts, Inc. (ESI) offers both a mobile site, www.express-scripts.com/mobile, and an app called Express Rx. These allow beneficiaries to get benefit information, start home deliv-

ery of their prescriptions, check order status, order prescription refills and find a nearby network pharmacy. They even have information about drugs and potential side effects. Beneficiaries must register with ESI before using the mobile site by going to www.express-scripts.com/activate.

The Defense Manpower Data Center (DMDC) also offers a mobile app (for Android phones) called milConnect Mobile. The app allows beneficiaries to locate identification card-issuing facilities, find contact information for TRICARE regional contractors and review frequently asked questions. Beneficiaries can download milConnect Mobile from the Google Play store.

These mobile options make it easier than ever to get the information and access beneficiaries need to take control of their health care options. If beneficiaries can't get the information they need from one of these mobile options, they can always call TRICARE or their contractor. Visit www.tricare.mil/callus for a list of contact numbers.

IG finds pharmacy home delivery cost-efficient, safe

Following an almost year-long study of the TRICARE Pharmacy Home Delivery program requested by members of Congress, the Defense Department inspector general's office has determined it is a cost-efficient way for beneficiaries to get their prescription medications, TRICARE Management Activity officials reported.

The inspector general's study found that the Home Delivery mail-order program saved the government 16.7 percent -- nearly \$67 million -- in the third quarter of fiscal year 2012, officials said.

The audit compared what the government spent on prescription drugs through Home Delivery and what the cost would have been at retail pharmacies. Additionally, the TRICARE

pharmacy contractor, Express Scripts, reported to the inspector general that Home Delivery offers a 99.99 percent prescription fill accuracy rate, high beneficiary satisfaction and improved patient outcomes.

"Although not surprised, we are certainly pleased at the results of the report," said U.S. Public Health Service Rear Adm. Thomas J. McGinnis, chief of TRICARE pharmaceutical operations. "Home Delivery saves beneficiaries and the Department of Defense millions of dollars every year, and gives beneficiaries a safe and secure way to receive their prescription medications."

In June 2013, the 1.64 million prescriptions filled through Home Delivery represented a 17 percent increase in

volume compared to the previous year, while retail prescription volume fell 10 percent, officials said.

When TRICARE beneficiaries use the Home Delivery pharmacy to fill maintenance medication prescriptions, they receive a 90-day supply through the mail and have no copayment for generic formulary medications and a \$13 copay for brand-name formulary medications. At retail network pharmacies, beneficiaries pay \$5 for a 30-day supply of generic formulary medications and \$17 for brand name formulary medications.

TRICARE beneficiaries can sign up for Home Delivery online, by mail or by phone. For more information on Home Delivery, visit www.tricare.mil/homedelivery.

Retiree checklist: What survivors should know

Shift Colors periodically provides a checklist for retirees and their family members. This checklist is designed to provide retirees and their loved ones with some help in preparing for the future. The checklist is not all-inclusive and should be used with other estate planning tools.

1. Create a military file.

- Retirement orders
- DD 214
- Separation papers
- Medical records

2. Create a military retired pay file.

- Claim number of any pending VA claims
- Address of the VA office being used
- List of current deductions from benefits
- Name, relationship and address of beneficiary of unpaid retired pay at the time of death
- Address and phone number for DFAS: Defense Finance and Accounting Service
U S Military Retirement Pay
Post Office Box 7130
London, KY 40742 7130
(800) 321-1080 option #3 (for deceased members)

3. Create an annuities file, to include:

- Information about the Survivor Benefit Plan (SBP) (Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland Center office at 1-800-321-1080.)
- Reserve Component Survivor Benefit Plan (RCSBP)
- Retired Serviceman's Family Protection Plan (RSFPP)
- Civil Service annuity

4. Create a personal document file.

- Marriage Records
- Divorce decree
- Adoptions and naturalization papers

5. Create an income tax file.

- Copies of state and federal income tax returns

6. Create a property tax file.

- Copies of tax bills
- Deeds and any other related information.

7. Create an insurance policy file.

- Life Insurance
- Property, accident, liability insurance
- Hospitalization/Medical Insurance

8. Maintain a listing of banking and credit information, in a secure location.

- Bank account numbers
- Location of all deposit boxes
- Savings bond information
- Stocks, bonds and any securities owned
- Credit card account numbers and mailing addresses

9. Maintain a membership listing of all associations and organizations.

- Organization names and phone numbers
- Membership fee information

10. Maintain a list of all friends and business associates.

- Include names, addresses and phone numbers

11. Hold discussions with your next of kin about your wishes for burial and funeral services. At a minimum the discussion should include cemetery location and type of burial (ground, cremation or burial at sea). This knowledge may assist your next of kin to carry out all of your desires.

12. You could also pre-arrange your funeral services via your local funeral home. Many states will allow you to pre-pay for services.

13. Investigate the decisions that you and your family have agreed upon. Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions. Information regarding Burials at Sea can be obtained by phoning Navy Mortuary Affairs at (866) 787-0081.

14. Once your decisions have been made and you are comfortable with them, have a will drawn up outlining specifics.

15. Ensure that your will and all other sensitive documents are maintained in a secure location known by your loved ones.

Organizations to be notified in the event of a retiree death:

1. Defense Finance and Accounting Service, London, KY
(800) 321-1080
2. Social Security Administration (for death benefits)
(800) 772-1213
3. Department of Veterans Affairs (if applicable)
(800) 827-1000
4. Office of Personnel Management (OPM)
(724) 794-8690
5. Any fraternal group that you have membership with: e.g., MOAA, FRA, NCOA, VFW, AL, TREA
6. Any previous employers that provide pension or benefits.

Feedback

Our office is always looking to improve on how information is provided to the retired Navy community. Please send suggestions to MILL_RetiredActivities@navy.mil or:

Department of the Navy
OPNAV N135F
Retired Activities Branch
5720 Integrity Drive
Millington, TN 38055-6220

Retired Activities Office Phone Listing

- Arizona**
Retired Activities Office
Readiness Center
Navy and Marine Corps Reserve
1201 N 35th Ave
Phoenix, AZ 85009-3398
(602) 353-3033 OPT 4 Press 2
9 a.m. – 2 p.m. (Tue-Thu)
- California**
Retired Activities Office
Naval Air Weapons Station
Code 75H000D
1 Administration Circle
China Lake, CA 93555-6100
(760) 939-0978
9 a.m. – 3 p.m. (Mon-Fri)
Retired Activities Office
Fleet and Family Support Center
966 Franklin Ave.
Naval Air Station
Lemoore, CA 93246-5001
(559) 998-2977
10 a.m. 2 p.m. (Thu)
Retired Activities Office
Fleet and Family Support Center
1000 23rd Ave., Bldg. 1169
Port Hueneme, CA 93043-4301
(805) 982-1023
8 a.m. - 4 p.m. (Mon-Fri)
Retired Activities Office
Naval Amphibious Base
3324 Guadalcanal Rd., Bldg. 16
Coronado, CA 92136-5190
(619) 437-2780
9 a.m. - 4 p.m. (Mon-Fri)
Retired Activities Office
Navy Base San Diego
3005 Corbina Alley, Bldg. 259
San Diego, CA 92136-5190
(619) 556-8987
8 a.m. – 4 p.m. (Mon-Fri)
Retired Activities Office
Naval Weapons Station Seal Beach
800 Seal Beach Blvd.
Bldg. 22 Room 2
Seal Beach, CA 90740-5000
(562) 626-7152
9 a.m. – 3 p.m. (Mon-Thu)
9 a.m. - Noon (Fri)
- Connecticut**
Retired Activities Office
Naval Sub Base, New London
Building 83, Room 172
PO Box 93
Groton, CT 06349-5000
(860) 694-3284
9 a.m. – 3 p.m. (Mon-Fri)
- Florida**
Retired Activities Office
Naval Air Station, Jacksonville
Fleet and Family Support Center
554 Childs St Bldg. 876
PO BOX 136
Jacksonville, FL 32212-0136
(904) 542-2766 EXT 153
9 a.m. – 3 p.m. (Mon-Fri)
Retired Activities Office
Fleet and Family Support Center
Naval Air Station Whiting Field
7511 USS Enterprise St. Bldg. 3025
Milton, FL 32570-5000
(850) 623-7215/7177
8:30 – 11:30 a.m. (Mon/Fri)
Call for appointment
Retired Activities Office
VA Lakemont Campus, Rm. 125
5201 Raymond St
Orlando, FL. 32803
(407) 646-4204/4259/4262
Retired Activities Office
Fleet and Family Support Center
Naval Air Station
151 Ellyson Ave.
Pensacola, FL 32508-5217
(850) 452-5622
9 a.m. – 1 p.m. (Mon-Fri)
- Hawaii**
Retired Activities Office
Fleet and Family Support Center
850 Ticonderoga St, Suite 100
Pearl Harbor, HI 96860-5101
(808) 474-1999 EXT 6317
8 a.m. – 3 p.m. (Mon-Fri)
- Louisiana**
Retired Activities Office
Naval Air Station/Joint Reserve Base
New Orleans, LA 70143-5077
(504) 678-2134
9 a.m. - Noon (Mon-Wed-Fri)
- Maine and Vermont**
Retired Activities Office
62 Pegasus St., Ste. 101
Brunswick, ME 04011
(207) 406-4103
9 a.m. - 1 p.m. (Mon. - Fri.)
- Massachusetts**
Retired Activities Office
Naval Reserve Center
85 Sea St
Quincy, MA 02169
(617) 753-4636/26
9 a.m. - Noon
Call for appointment
- Michigan**
Retired Activities Office
44200 Jefferson Bldg. 780 Room 17
(S604)
Selfridge, Army National Guard
Base
Mt Clemens, MI 48045-5263
(586) 307-5580
9 a.m. – 3 p.m. (Tue-Fri)
- Minnesota**
Retired Activities Office
Naval Operational Support Center
5905 34th Ave. South
Minneapolis, MN 55450
(612) 713-4664
10 a.m. – 2 p.m. (Tue & Fri)
- Missouri**
Retired Activities Office, St Louis
Naval and Marine Corps Reserve
Center
10810 Lambert International Blvd
Bridgeton, MO 63044-2314
(314) 524-9553
Tuesday: 9 a.m. – 1 p.m.
Friday: 11:30 a.m. – 1 p.m.
- New Hampshire**
Retired Activities Office
Portsmouth Naval Shipyard
Code 866 Bldg. 22
Portsmouth, NH 03804-5000
(207) 438-1860
10 a.m. – 2 p.m. (Tue-Thu)
- New York**
Retired Activities Office
25 Baiting Place Lane
Farmingdale, NY 11735
631-768-3248
11 a.m. - Noon (Mon, Tues, Thu, Fri)
- Rhode Island**
Retired Activities Office
Naval Station Newport
Bldg. 690 Peary St
Newport, RI 02841-1522
(401) 841-3030
9 a.m. - Noon (Mon, Wed-Fri)
- South Carolina**
Retired Activities Office
Naval Weapons Station Charleston
Fleet and Family Support Center
1005 Jefferson Ave. Bldg. 755
Goose Creek, SC 29445
(843) 764-7487 ext 16
Call for appointment
- Tennessee**
Retired Activities Office
Fleet and Family Support Center
Bldg. 456, First Floor
NSA Memphis, Code N 763
Millington, TN 38054-5000
(901) 874-5195
10 a.m. – 2 p.m. (Tue, Thu)
- Texas**
Fleet And Family Support Center
3175 Vandenberg Ave.
Naval Air Station/Joint Reserve Base
Ft Worth, TX 76127
(817) 782-5287
8 a.m. – 4 p.m. (Mon., Tues., Wed.)
- Virginia**
Retired Activities Regional Office
Fleet and Family Support Center
7928 14th St. Suite 239
Norfolk, VA 23521
(757) 445-4380/5950
(757) 445-5326 (Fax)
10 a.m. – 2 p.m. (Mon-Fri)
Retired Activities Office
Joint Base Little Creek/Fort Story
1450 D Street
Norfolk, VA 23521
(757) 462-8663/7563
10 a.m. – 2 p.m. (Mon-Fri)
- Washington**
Retired Activities Office
Fleet and Family Support Center
Naval Station Everett
13910 45th Ave NE, Room 818
Marysville, WA 98271
(425) 304-3775/3721
10 a.m. – 1 p.m. (Mon-Fri)
Retired Activities Office
Fleet and Family Support Center
Naval Air Station
Whidbey Island
Oak Harbor, WA 98278
(360) 257-8054/8055
9 a.m. – 3 p.m. (Mon-Fri)
- Wisconsin**
Retired Activities Office
Navy/Marine Corps Reserve Center
2401 South Lincoln Memorial Dr.
Milwaukee, WI 53207-1999
(414) 744-9766
9 a.m. – 3 p.m. (Mon-Fri)
- Overseas:**
- Italy**
Retired Activities Office
Via De Amicis #16
07024 La Maddalena
O. T. Italy
panzanic@hotmail.com
- Rota, Spain**
Retired Activities Office
NS ROTA Community Support Bldg.
3293
PSC 819, Box 57
FPO AE 09645-5500
011-34-956-82-3232 (from CONUS)
1 – 4 p.m. (Mon, Wed, Fri)
- Subic Bay, Philippines**
Retired Activities Office
Subic Bay-Olongapo
#34 National Highway
Barrio Barretto 2200
Olongapo City
PSC 517 Box RS
FPO/AP 96517-1000
011-63-47-222-2314
011-63-90-657-05335
9 a.m. - 3 p.m. (Mon. - Fri.)

Ready Reference Contact Information

Air Force Retiree Services: (800) 531-7502; www.retirees.af.mil
Arlington National Cemetery: (703) 607-8000; www.arlingtoncemetery.org

Armed Forces Retirement Home: (800) 422-9988; www.afrh.gov
Army & Air Force Exchange Service: (214) 312-2011; www.aafes.com

Army Retired Services: (703)325-9158; www.armyg1.army.mil/retire

Burial at Sea Information: (866) 787-0081; www.npc.navy.mil

Combat Related Special Compensation:
www.donhq.navy.mil/corb/crsbc/crscmainpage.htm

DEERS: (800)-538-9552, Fax: (831) 655-8317;
www.tricare.osd.mil/deers

Defense Commissary Agency: www.commissaries.com

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

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

Gulf War homepage: www.gulfink.osd.mil

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

www.npc.navy.mil/support/paypers/ID_Cards/Pages

Internal Revenue Service: (800) 829-1040; www.irs.gov

Marine Corps Retired Affairs: (800) 336-4649; www.usmc.mil
(Hover over "Marine Services" then click on "Retired Services")

Medicare: (800) 633-4227. TTY: (877) 486-2048; www.medicare.gov

Military Officers Assoc. of America: (800) 234-6622; www.moaa.org

National Burial Services: (800) 697-6940

NPC Navy Reserve Personnel Management (PERS 9): (866) 827-5672,
www.npc.navy.mil/career/reservepersonnelmgmt/Pages/

Navy Casualty Assistance: (800) 368-3202

Navy Retired Activities Office: (866) U-ASK-NPC (866-827-5672)
MILL RetiredActivities@navy.mil;

www.npc.navy.mil/support/retired_activities/Pages

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

Navy Worldwide Locator: (866) U-ASK-NPC (866-827-5672);
www.npc.navy.mil/organization/npc/csc/Pages/NavyLocatorService.aspx

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

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

Servicemembers Group Insurance (SGLI): (800) 419-1473;
www.insurance.va.gov

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

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

TRICARE: www.tricare.mil

TRICARE North: (877) TRICARE (874-2273); www.hnfs.net/:
CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH,
PA, RI, VT, VA, WI, WV, some zips in IA, MO, TN

TRICARE South: (800) 444-5445; www.humana-military.com:
AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN zips near
Fort Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: (877) 988-WEST (9378); www.uhcmilitarywest.com:
AK, AZ, CA, CO, HI, ID, IA (except 82 zips near Rock
Island), KS, MO (except St. Louis area), MN, MT, ND, NE, NM,
NV, OR, DE, SW TX, UT, WA, WY

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

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

TRICARE mail order pharmacy: (877) 363-1303;
www.tricare.mil/pharmacy www.express-scripts.com

VA: www.va.gov

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

Insurance:

VA Regional Office and Insurance Center

PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO

Box 7787 (payments)

Philadelphia PA 19101

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

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

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

Records:

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

Retired prior to 1995: www.archives.gov/veterans/military-service-records

Retired

Retired after 1995:

Navy Personnel Command

PERS-312E

5720 Integrity Drive

Millington, TN 38055-3120

Fax requests to: (901) 874-2664

Gray-area reservists: (866) 827-5672

Navy recreation: www.mwr.navy.mil

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

ITT: <http://navymwr.org/mwrprgms/itt.html>

Sister service retiree publications:

Air Force Afterburner: www.retirees.af.mil/afterburner

Army Echoes: www.armyg1.army.mil/rso/echoes.asp

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

Marine Corps Semper Fidelis: www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis

Pay/SBP Questions: www.dfas.mil

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

Retiree:

Defense Finance and Accounting Service

U.S. Military Retirement Pay

P.O. Box 7130

London KY 40742-7130

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

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. military Annuitant Pay

P.O. Box 7131

London KY 40742-7131

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



First Coast Navy Fire and Rescue, Mayport Division, conduct firefighting training on the airfield at Naval Station Mayport using a Mobile Aircraft Firefighting Training Device. The device can simulate 13 different fires that can happen aboard an aircraft. (Photo by Mass Communication Specialist 2nd Class Marcus L. Stanley)