Retiree Council seats new co-chairs

Panel prepares for annual August meeting

By Jenny Hawkes, LtCol. USMCR (Ret)

The Secretary of the Navy (SECNAV) Retiree Council is preparing for its annual August meeting as it continues to serve Navy and Marine Corps retirees, dependents, and annuitants.

Council members maintain frequent contact as they gather information, research retirement issues, contact subject matter experts, and set the agenda for the upcoming meeting.


Trussler, a native of Oklahoma, recently retired from the Navy after serving as Deputy Chief of Naval Operations for Information Warfare, N2/N6, Office of the Chief of Naval Operations/Director of Naval Intelligence. His previous shore and staff assignments include Submarine Force U.S. Pacific Fleet (COMSUBPAC), U.S. Pacific Fleet (CINCPACFLT) nuclear propulsion examining board (NPEB), two tours at the Navy Personnel Command (NPC), the Joint Staff, and the Navy Staff. His flag
assignments were as the first commander, Undersea Warghting Development Center (UWDC) and as director, Future Plans on the Navy Staff.

“As a recent retiree, I have already experienced some of the challenges of information flow and surprise at access to services,” Trussler said. “I look forward to working with the Council and all those working Navy and Marine Corps retiree issues to honor our nation’s commitments to those who served a career in our armed forces.”

Barrett, a native of New York state, served as the 17th Sergeant Major of the Marine Corps from June 9, 2011, until February 20, 2015. He previously served in instructor and leadership roles at the company, battalion, division and Marine Expeditionary Force levels; Marine drill instructor roles including Chief Drill Instructor and Battalion Drill Master; and NATO Regional Command (Southwest) Command Sergeant Major for Nimruz and Helmand Province, Afghanistan.

During the Gulf War, he deployed forward with Task Force Papa Bear. He completed two combat deployments in support of Operation Iraqi Freedom in the Al Anbar Province, Iraq.

“Catholic Sunday School taught me (that) life is joy,” Barrett said, “Fighting for and defending America inspired me; life is service. I acted and found service was joy. I am grateful for the opportunity to continue to serve our Navy and Marine Corps retirees. Always faithful!”

Inside this issue:

3 Ask the RAO: Traveling outside the U.S. Retiree Seminar & Retiree Appreciation Days
5 Navy launches Culture of Excellence 2.0
6 Medal of Honor recipient receives final rest
7 TRICARE Pharmacy Network specialty drugs changes
8 Naval War College alumni join astronaut ranks
9 Astronaut discusses how naval aviation experiences prepared him for space
10-11 Safeguarding your identity: Keeping your VA benefits safe from identity theft and fraud
12-13 Gone 2 Carolina: South Carolina gained on Florida as retiree relocations took a big jump in 2023
14-15 Photo Gallery: Around the Fleet
16 Navy pins E-9 with first-ever robotics rating qualification
17 10 things you need to know about social security
18 VA announces $5M in grant funding for veteran housing
VA permanently housed 46K homeless vets in 2023
19 VA increasing access to veterans, families, caregivers
20 Red Cross declares emergency blood shortage
21 On Capitol Hill
22 Blue Angels 2024 show schedule
23 FTC: U.S. fraud losses top $10 billion in 2023
24-25 Reunions
26 Retired Activities Office Locator
27 Ready Reference Contact Information
28 Parting Shot

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

E-mail:
MILL_ShiftColors@navy.mil

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

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

E-mail:
MILL_ShiftColors@navy.mil
Ask the RAO:
Things to know when traveling outside the U.S.

Jenny Hawkes, LtCol., USMCR (Ret)
Outreach, Overseas & Resources Committee Chair,
SECNAV Retiree Council

This column addresses questions and issues commonly raised by retirees to Retired Activities Office (RAO) representatives of the Navy's Retired Activities Branch, which apprises the military retired community of benefits, entitlements, rights, privileges, and changes in retirement law, and provides customer service to military retirees, families, annuitants, and survivors.

Volunteer opportunities exist at several RAOs in CONUS and OCONUS. Check the listing of offices printed on page 22.

The information below was submitted by the Outreach/Overseas/Resources Committee of the SECNAV Retiree Council. To learn more about the Council, click here.

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

Q: Does Medicare cover me when I travel outside the U.S.?

A: Medicare will not cover you outside the United States, except in rare situations. For example, Medicare may cover treatment at a Canadian hospital if you have a medical emergency while traveling between Alaska and another state.

Medicare may also cover treatment if you have a medical emergency while in the U.S. or a U.S. territory and the nearest hospital is across the border in Canada or Mexico.

If you’re on a ship that is within six hours of a U.S. port, you’ll likely have Medicare coverage.

Some Medical Advantage (Part C) plans may cover certain emergencies if they occur outside the United States. In most cases, you’ll need supplemental travel insurance.

Q: What about TRICARE coverage while I’m traveling overseas?

A: Medicare does not provide coverage outside the United States or its territories. Therefore, TRICARE For Life becomes the primary payer for health care received in all other overseas locations. You’re responsible for paying TRICARE’s annual deductible and cost shares.

Q: Am I eligible for medical treatment at overseas U.S. military medical treatment facilities?

A: Before embarking on overseas travel, check to see if the U.S. has a military base or bases in the country or countries you’ll be visiting. Then check on the military treatment facility or facilities to see what is covered.

In case of a medical emergency, it may be helpful to have more than one credit card account. Medical expenses can be really high. If you must make payments, you will have your credit cards available. If you must make medical payments out of your own pocket, you might be able to get some portion reimbursed from TRICARE.

Consider purchasing medical insurance before you travel outside the U.S. and U.S. territories. Keep your information current with the organizations that have a role in your health care enrollment and coverage.

DEERS:
(800) 538-9552

TRICARE:
East: (800) 444-5445
West: (844) 866-9378
Medicare: (800) 633-4227
Continuing in their roles are Council Chief of Staff Capt. Martin Menez, U.S. Navy (Ret.), and Council Recorder YNC(AW) Eric Wenzel, U.S. Navy (Ret.).

The Secretary of the Navy established the Navy and Marine Corps Retiree Council to consider issues of significant importance to retired military personnel and their family members, to facilitate interaction between Department of Navy leadership and the Navy and Marine Corps retired community, and to facilitate participation in other aspects of the Retired Activities Program.

In the months leading up to the annual meeting in August, the Council reviews the effectiveness of current programs and policies affecting retirees. The Council may make recommendations concerning improvements to privileges, benefits, assistance to retirees, quality of life, and any other matters relating to retired personnel.

SECNAV Instruction 5420.169K details Council membership and responsibilities and broadly empowers the Council to make recommendations on any matter relating to retired personnel.

If you haven’t already done so, consider liking and following the Navy and Marine Corps Retiree Council page on Facebook. Search for “Navy and Marine Corps Retirees” or use the direct link. Visit the page often for updates and news of interest to Navy and Marine Corps retirees.
The Navy launched Culture of Excellence 2.0 (COE 2.0) with NAVADMIN 051/24 on March 11, 2024, as an actionable approach to building great culture at every Navy command.

Culture of Excellence 2.0 focuses on building Great People, Great Leaders, and Great Teams, with the knowledge that this is the best way to prepare for victory in combat, innovate and solve hard problems, and prevent harmful behaviors. It is designed to simplify, streamline, and align traditional Navy programs with new concepts in order to close the gap between the Navy’s highest and lowest performing commands.

“I am releasing Culture of Excellence 2.0 (COE 2.0), the foundation by which our Navy builds its Warfighters – our People, Leaders, and Teams – as a key enabler of delivering the decisive combat power I talked about in ‘America’s Warfighting Navy,’” Chief of Naval Operations Adm. Lisa Franchetti wrote in the naval administrative message.

Culture of Excellence 2.0 is written for command triads and leaders at all levels, but it can also be used by every member of the Navy Team, including civilians, to define what great culture looks like at every Navy command.

Several products accompany the launch. These include a new COE 2.0 visual placemat that serves as a concise explanation of “what right looks like,” and a playbook that serves as a comprehensive guide to implement COE 2.0 at the command level.

“By being boldly transparent and self-aware, we build combat Teams that are ready for any contingency in any domain,” Master Chief Petty Officer of the Navy James Honea wrote in the COE 2.0 playbook. “In order for COE 2.0 to be truly successful, every Sailor must see themselves in this document. We must recognize through COE 2.0 how we make ourselves better, how we make our Shipmates better, and how we make our combat Teams better. Leaders must clearly see this and ensure others do as well.”

Building on Get Real, Get Better principles, the Navy recognized COE 2.0 as an opportunity to empower Navy Leaders with new resources, such as the Commander’s Risk Mitigation Dashboard (CRMD) and the Virtual CO’s Suggestion Box. These tools intend to help command triads better understand how they can recognize and act on the needs of their People.

“Culture of Excellence 2.0 will be implemented in every Navy command, in order to have a direct and tangible impact on the Quality of Service of our Sailors,” said Rear Adm. Brett Mietus, Director of the Navy Office of Culture and Force Resilience. “It’s not a new requirement or checklist, but a radical simplification of traditional Navy ideas, ideals, and programs combined with newer concepts in order to provide every command with the tools necessary to build warfighters and teams ready to fight and win.”

The COE 2.0 integrated framework incorporates programs already familiar to Sailors, such as suicide prevention, sexual assault prevention and response, and Warrior Toughness, as well as more recent initiatives, such as the Navy Women’s Initiative Team (Navy-WIT) and the Mental Health Playbook.

In 2019, the Navy released initial guidance for building Culture of Excellence in NAVADMIN 254/19. This effort provided a series of tools for Sailors to strengthen fleet wide culture. However, it did not achieve its desired effect for several reasons, to include the impact of COVID-19, too much complexity, and an incomplete approach to building culture. The new COE 2.0 guidance intentionally refrains from creating new tasks for commands, and instead prioritizes a realistic, holistic approach.

For more information on COE 2.0 concepts, visit Culture of Excellence (navy.mil).
Medal of Honor recipient receives final rest

Knowing his fate, Ohio Seaman lit the way for shipmates to escape capsizing USS Oklahoma

Story by Petty Officer 2nd Class Vincent Zline

ARLINGTON NATIONAL CEMETERY — Distinguished World War II veteran and Medal of Honor recipient Seaman 1st Class James Richard Ward was laid to rest with the solemnity befitting his heroism in a ceremony at Arlington National Cemetery, Dec. 21, 2023.

Ward, from Springfield, Ohio, was accorded full military honors, ensuring his enduring legacy as a symbol of valor and sacrifice.

“Today is one that will stay with our family. My mom and grandparents would be pleased with this honor of James,” said Richard Hanna, nephew of Ward. “We should all honor those who have served and are serving at home and abroad.”

Ward was assigned to USS Oklahoma (BB 37) when it was sunk during the attack on Pearl Harbor Dec. 7, 1941. He was posthumously awarded the Medal of Honor for remaining onboard and guiding his shipmates to safety with a flashlight.

Chief of Naval Operations Adm. Lisa Franchetti, Master Chief Petty Officer of the Navy James Honea, and other distinguished guests, including two living Medal of Honor recipients, joined Ward’s family members at the Thursday ceremony.

Franchetti presented Ward’s family with a replacement Medal of Honor medal, Medal of Honor Flag, and a copy of the citation prior to the ceremony.

“On December 7th, 1941, our Sailors and Marines displayed unmatched resilience and heroism at Pearl Harbor,” said Franchetti. “Seaman 1st Class Ward is among these exceptional heroes and his actions that fateful Sunday morning are an inspiration to each of us. I am honored to see him properly laid to rest after these 82 years.”

Ward was transported through the cemetery on a hearse-led caisson accompanied by the Old Guard and Navy Band. Four F/A-18 Super Hornets assigned to the “Gladiators” of Strike Fighter Squadron 106 performed a flyover at the beginning of the ceremony. The firing party conducted three volleys of fire and casket bearers folded the American flag as a Navy Band bugler concluded the service with the traditional song of “Taps.” Vice Adm. Johnny Wolfe Jr., Director for Strategic Systems Programs, presented the flag to the Ward family.

“We are grateful to the Navy and the persistence of all the numerous civilian and military personnel who were involved in the recovery and identification of James,” said Hanna. “Our family is honored to be able to finally bring James to Arlington National Cemetery, his deserved resting place. The attention to detail involved in his memorial from the first day we were notified, to the personnel assigned to our family’s needs, has been overwhelming.”

As a symbol that Ward had been accounted for, a rosette now adorns his name in the Courts of the Missing at the National Memorial Cemetery of the Pacific.

Above left, Sailors from Navy District Washington pay honors to Medal of Honor recipient Seaman 1st Class James Richard Ward during a ceremony where he is laid to rest in the Arlington National Cemetery. Above right, Adm. Lisa Franchetti, Chief of Naval Operations, left, and Master Chief Petty Officer of the Navy James Honea, render a hand salute.
TRICARE Pharmacy Network specialty drug changes

By TRICARE Communications

FALLS CHURCH, Va. – The TRICARE Pharmacy Program is improving how we manage specialty drugs.

Starting March 1, Accredo began providing specialty drugs and enhanced clinical services if you fill TRICARE-defined specialty prescriptions with TRICARE Home Delivery. Accredo will also stay in the TRICARE network as an in-network retail pharmacy.

If you or a family member takes specialty drugs, these changes may help you access and afford these drugs.

“These updates to TRICARE’s pharmacy network will give military families with complex and chronic health conditions more support in managing their drugs,” said Teisha A. Robertson, Deputy Chief of the Purchased Care Branch at the Defense Health Agency.

Accredo is an accredited specialty pharmacy that serves patients with complex and chronic health conditions.

With Accredo, you’ll have 24/7 access to a clinical care team. This team may include specialty-trained pharmacists, nurses, patient care advocates, and other professionals. This team will help you better manage your treatment with specialty drugs.

Q: How are specialty drugs defined or identified?
A: Specialty drugs are used to treat chronic, complex conditions. Specialty drugs include drugs that can be injected, infused, or inhaled. Some specialty drugs may require special handling, such as refrigeration. Go to Specialty Drugs to see the list.

Q: I currently take specialty drugs. How will these changes affect me?
A: It depends on how you currently fill your prescription and the drug you need.

Do you have an active prescription with refills for a specialty drug at TRICARE Home Delivery administered by Express Scripts Pharmacy? If so, your prescription will be automatically transferred to Accredo.

Do you currently get specialty prescriptions at a retail pharmacy? In some cases, you may be required to fill these prescriptions through TRICARE Home Delivery or a military pharmacy, if available. If your specialty drug is currently on the maintenance drug list as of March 1:

Express Scripts will contact you with instructions for transferring your prescription to TRICARE Home Delivery or a military pharmacy.

After two fills at a retail pharmacy, you’ll have to pay full price.

This doesn’t apply to active-duty service members. It also doesn’t apply if you have other prescription drug coverage or live overseas.

Q: How do I switch to Accredo?
A: You can call Accredo at (877) 882-3324. A patient care advocate will work with you and your doctor to get a new prescription sent to Accredo. Since Accredo is part of the pharmacy network right now, you can move your prescription.

If you need help finding a pharmacy to fill your specialty drugs, visit Express Scripts here.

Military pharmacies

The TRICARE Formulary Search Tool can show you where your specialty drugs may be available.

You may also use a non-network pharmacy. Using a non-network pharmacy is your most expensive option. You must pay full price and file a claim for reimbursement. Non-network deductibles and cost-shares apply.

Q: Will out-of-pocket costs change?
A: It depends. Your costs won’t change if you already fill your specialty prescription through TRICARE Home Delivery. For prescriptions that you already fill at a retail pharmacy including Accredo, your costs may change from the retail network pharmacy copayment to the TRICARE Home Delivery copayment.

The TRICARE Pharmacy Program Overview Fact Sheet outlines how your costs are based on who you are, the prescription category, and where you fill prescriptions. You can view your current pharmacy copayments on the website.

Q: How do I switch to Accredo?
A: You can call Accredo at (877) 882-3324. A patient care advocate will work with you and your doctor to get a new prescription sent to Accredo. Since Accredo is part of the pharmacy network right now, you can move your prescription.

If you need help finding a pharmacy to fill your specialty drugs, visit Express Scripts here.
Naval War College alumni join astronaut ranks


The two career naval aviators were among 12 candidates selected by NASA to participate in the Artemis training program. Now, having graduated, they have earned their astronaut wings, securing eligibility for spaceflight, including assignments to the International Space Station (ISS), future commercial destinations, and missions to the Moon and Mars.

Inspired as a child by movies and books on Apollo astronauts and the incredible bravery they displayed in accomplishing their mission, Wittner states that it was exhilarating to hear the news that she had been accepted to the program.

“It changed everything,” she exclaimed. “And the program has just been wonderful. Now, today, I’m graduating.”

Wittner earned her master's degree in aerospace engineering from the U.S. Naval Postgraduate School (NPS) in 2018 and a Joint Professional Military Education (JPME) I certification from NWC’s College of Distance Education (CDE) in 2021. She attributes her ability to value different leadership perspectives and problem-solving approaches to her military education.

“Everybody in our class, everybody in this office, is a leader in his or her respective field,” she stated. “The War College really helped set me on that path too because it was another steppingstone towards honing different leadership skills and growing into this as a more senior role.”

Wittner offered that her exposure to varying leadership styles came specifically from reflecting on readings and case studies which allowed her to critically examine her current and future leadership styles. She advises current PME students and all those wishing to be successful in their military careers not to remain static in their thinking, but rather to foster an open and curious mind.

For Hathaway, the call came in while he was working aboard his ship, USS Harry S. Truman (CVN 75).

“It was a pretty surreal experience, and it was just awesome to be with my Navy family when it happened,” he said. “I just loved that I was about to do something else that I was going to love.”

Hathaway credits his professional military education (PME) experience for enabling him to apply strategy and creative thinking to his training as an astronaut and naval career as a leader.

“There are a lot of challenges associated with spaceflight. A lot are more technical, and a lot of them are people-related, involving leadership and team membership,” he stated. “The Naval War College really made me think about why things are happening the way they do and how to get a group of people to move strategically in the direction necessary to achieve the goal,” he stated.

Now that they have graduated, both Hathaway and Wittner are looking forward to donning their NASA Extravehicular Mobility Suits (EMUs) and readying themselves for the critical missions that lie ahead. But the impact of their training will stick with them forever. For Hathaway, the best part of the experience has been the friends he made through the program.

“The utilization of space truly has been a national effort; the talents of the military services have been invaluable through these years. The United States Navy has played a particularly important part in the development and final realization of that enterprise.”

— Rear Adm. Alan B. Shepard Jr., USN
NASA Astronaut, 1st American in space

NEWPORT, R.I. - U.S. Naval War College (NWC) alumni, Lt. Cmdr. Jessica Wittner and Cmdr. Jack Hathaway, graduated as astronauts in NASA’s Artemis program at the Johnson Space Center in Houston. The two naval aviators were among 12 candidates selected by NASA to participate in the Artemis training program.
Astronaut discusses how naval aviation experiences prepared him for space

From Lt.j.g. Gabriel Wahl

SAN DIEGO– An active-duty naval aviator and astronaut led NASA’s SpaceX Crew-8 mission to the International Space Station March 2, crediting his naval aviation experience with preparing him for leadership in space.

Cmdr. Matthew Dominick is serving as commander for the Crew-8 mission, which launched from Launch Complex 39A at NASA Kennedy Space Center in Florida aboard a SpaceX Falcon 9 rocket, propelling the Dragon spacecraft into orbit.

Dominick shared that the immense responsibility assumed early in his naval aviation career provided a pathway to NASA.

He credits his time at sea with preparing him for lspace.

“I am an astronaut today and, leading this mission, due to the skill set that naval aviation taught me,” Dominick said. “The immense responsibility that the Navy trains you to assume and execute is amazing. NASA is trusting me to lead a mission to the International Space Station, and that is an immense responsibility. The skill sets come from the U.S. Navy.”

Dominick was selected by NASA to join the Astronaut Candidate Class in 2017. Prior to joining NASA, he completed more than 1,600 hours of flight time in 28 aircraft, 400 carrier-arrested landings, 61 combat missions, and nearly 200 flight test carrier landings (arrested and touch-and-go).

“The Navy has a long history of training the right skills that map directly into what we do in the development of space-flight,” Dominick said. “The skills required to live and operate on a ship map directly to space.”

Dominick was designated as a naval aviator in 2007 and, after completing flight school, reported to Strike Fighter Squadron (VFA) 106. Following his initial training, Dominick was assigned to VFA-143. He made two deployments to the North Arabian Sea, flying close air support missions in support of Operation Enduring Freedom.

Dominick reflected on his early experiences as a junior officer and college experiences earlier in his naval aviation career.

“As a Lt. j.g., and flying close air support missions, my flight lead got pulled off in a combat zone and gave me the authority for weapons release,” Dominick said, recalling the experiences he gained in the Navy compared to working in other industries. “The immense responsibility that the Navy trains you to assume and execute is amazing, and you grow so fast.”

While with VFA-143, Dominick was selected to attend the Naval Postgraduate School, U.S. Naval Test Pilot School Cooperative Program, where he earned a Master of Science in Systems Engineering and, upon graduation, was designated a developmental test pilot in 2013.

Dominick added that his naval experiences taught him the value of showing up prepared to execute the mission.

“At NASA, we want folks who are technically competent, work well in teams, and want to explore. That option is out there.”

NASA from Page 8

been the sense of community established via shared experience.

“You just never encounter someone who’s here by accident,” he stated. “Everyone is of the same mindset that he or she wants to be part of the team supporting the nation in pushing boundaries and exploring space, and it’s pretty cool to be surrounded by that level of enthusiasm.”

Wittner concurred, adding that it was wonderful collaborating with so many people from diverse backgrounds to solve problems and reminding those with a dream that there is no one set path to NASA.

“We’re surrounded by academics, phone engineers, doctors, etc.,” she commented. “Everyone brings something to the table!”

Both follow in the footsteps of lauded Navy astronauts, such as Alan Shepard Jr., the first American and second individual to travel into space; Neil Armstrong, the first man to set foot on the surface of the moon; and Jim Lovell, commander of the near-tragic flight of Apollo 13.
Safeguarding your identity: Keeping your VA benefits safe from identity theft and fraud

Sylvia Zayas
Senior Program Analyst,
Veterans Benefits Administration

In the contemporary digital era, identity theft is a more likely occurrence than home burglary or car theft. As a veteran, you hold more sensitive information than an average citizen, necessitating careful protection of your personal accounts, Veteran ID, VA.gov account login, and any benefits you may receive, such as disability compensation and education benefits.

Veterans are highly susceptible to fraudulent activities, online scams and deceitful individuals.

Identity theft occurs when hackers obtain sensitive Personally Identifiable Information (PII) like credit card details to sell on the dark web or use for their own gain. Identity theft is a difficult crime to prevent, but there are several measures you can take to safeguard yourself and your VA benefits.

It’s essential to stay vigilant and familiarize yourself with the following frequently occurring common online scams:

**Direct Deposit/Payment redirection:** A bad actor obtains PII to unlawfully access and gain control of Veterans’ and beneficiaries’ accounts.

**Phishing:** A fraudulent practice where an imposter creates a fake online persona to deceive Veterans and their beneficiaries into providing PII.

**Email:** A type of scam in which a fraudster sends a fake email, often promoting a contest or reward, to trick a user into clicking on a malware link or obtain sensitive personal information.

**Phone:** A scammer may pose as someone you trust and try to obtain your money or personal information to commit identity theft.

**Spoofing:** A caller disguises the information shown on caller ID, giving them the ability to impersonate a specific person from a certain location.

**Wired:** A type of fraud that involves the use of some form of telecommunications or the internet.

**Forgery:** The act of forging or producing a copy of a document, signature, banknote or work of art.

**Malware:** One of the top cyber schemes used by bad actors to infect computers. They may even hold your computer “hostage” with malware until you agree to pay a ransom; this type of malware is also known as “ransomware.”

How to protect yourself against identity theft

VA is committed to bringing awareness to veterans and their beneficiaries about trending fraud scams targeting their personal information and benefits to avoid becoming victims of fraudulent acts.

Here are some identity theft prevention tips veterans can follow to protect themselves:

► Screen emails carefully, and only open emails from senders you know and trust. Delete and block emails from unknown or suspicious senders.

► Be cautious of popups and links on websites, emails and texts that can infect your device with harmful malware.

► Limit PII when you post online, such as your address, date of birth, workplace, or kinship details.

► Delete old social media accounts and limit online presence and available biographical information.

► Maximize privacy settings on all active social media accounts to protect information from unknown users.

► Do not accept friend or con-
nection requests from individuals with only an online presence. Only add friends or connections you know and trust in real life, not those who you have only met online.

► Download strong antivirus software to protect yourself from malware attacks.
► Be aware of signs of a malware infection. If your computer runs unusually slowly or frequently crashes without explanation, it may be an indication it is infected with malware.
► Never send bank information or payment to “online friends” or others. Scammers may threaten to destroy your files or data if you do not send payment or banking information. Be alert! Identity theft is not always committed by strangers.
► Frequently change and maintain strong passwords and never use PII in the password.
► Be cautious of telephone numbers on your caller ID. Scammers can change the telephone number (spoofing) to make a call appear to come from a different person or place.
► Only shop on validated sites — go directly where you want to shop. Check the URL for spelling mistakes or errors.
► Use a credit card instead of a debit card. Credit cards typically provide added protection against fraudulent charges.
► Do not sign forms that are not VA generated or are a third-party authorization for someone to provide “behind-the-scenes” claims assistance.
► Report identity theft and fraud. The VA encourages veterans and their beneficiaries to know the warning signs of the various types of fraud and the best practices to avoid falling victim to a scam.

If a veteran believes their identity has been stolen, they should contact the Federal Trade Commission (FTC). Identity theft can be reported to the FTC at IdentityTheft@va.gov. If a veteran has concerns about their VA services being impacted by identity theft, they can call the toll-free VA Identity Theft Helpline at (855) 578-5492.

In addition, VA has more than 400 VA Privacy Officers nationwide. Their responsibilities include all matters related to protecting veteran information, such as receiving and processing privacy complaints, monitoring VA facility compliance with privacy requirements, and promoting privacy training and awareness.

Watch this video to learn more about Privacy Officers and how to identify and contact the one in your area.

VA also has fraud prevention resources for veterans. If a Veteran believes they’ve experienced health care-related fraud, they can contact the Veterans Health Administration, Office of Integrity, and Compliance Helpline at (866) 842-4357. If a veteran believes they’ve experienced VA Benefits fraud, they can contact the VA Benefits Hotline at (800) 827-1000.

Veterans can also learn more about fraud prevention by visiting the Protecting Veterans from Fraud webpage.
Older Americans are on the move, and they're still making Florida their number-one stop.

More than 338,000 U.S. residents retired to a new home in 2023, a 44 percent jump from 2022 and the highest number in three years, according to a new report on migration trends from online moving-services marketplace Hire A Helper.

Retirement was the fastest-growing reason people gave for moving last year, the company found in its annual report, increasing by nearly twice the rate of job-related moves and more than four times the rate of people seeking cheaper housing.

About a quarter of retiree relocations crossed state lines, with Florida ranking as the top destination for the second straight year. About 11 percent of such moves were to the Sunshine State. South Carolina, which did not make the top 10 in 2022, was a close second, drawing 10 percent of retirement moves.

“My guess is it’s probably due to cost,” says Miranda Marquit, a consumer advocate and spokesperson for Hire A Helper, of the Palmetto State’s ascent. With the cost of living rising in Florida, particularly for housing and homeowners’ insurance, “more folks are looking for someplace that’s also warm but maybe isn’t as expensive.”

New Jersey, Texas and Washington state rounded out the top five landing spots. California and New York were the states older residents most often left, the study found, with 3 in 10 relocating retirees departing from one or the other.

‘More affordable to move now’
a cooling housing market and lower inflation. “It’s kind of a shift to where you’ve got folks saying OK, it’s more affordable to move now,” Marquit says.

Financial worries were less pronounced in survey responses on retirees’ reasons for moving. Just 6 percent said they were moving to find cheaper housing, compared to 12 percent in 2022. Family and health issues were the top two motivators in 2023, collectively driving 27 percent of retirement relocations.

Michael Collins, founder and CEO of WinCap Financial in Winchester, Massachusetts, says health care is one of the first things he brings up with clients weighing a retirement move. “You always have to remind people [to consider] the health care infrastructure in the area they’re moving,” he says. “I’ve had clients ask, ‘What’s the cheapest state for taxes?’ And I’m like, yeah, but you’re three hours away from the hospital.”

The data also suggests a move toward earlier retirement, for those who can afford it.

Thirty-seven percent of people who moved for retirement last year were younger than 65 (up from 26 percent in 2022), and nearly a quarter were under 55. The median income for relocating retirees was more than $88,000, 35 percent higher than the 2022 figure.

“I think a lot of Americans in that stage of their life have looked at their retirement account balances and said, you know what? Life’s too short. I should go do what I want,” particularly in the wake of the COVID-19 pandemic, Collins says. “I saw that a great deal with my clients. A lot of people retired between 59 and 62 over the last three years.”

**Gone to Carolina**

Lifestyle and affordability both factor into South Carolina’s rise as a retirement destination, says Philip Gibson, a certified financial planner with Wealth Enhancement Group in Rock Hill, a city in the northern part of the state.

The Palmetto State ticks several boxes for retirees on the move — a mild climate, plentiful beaches, world-class golf — while offering a lower cost of living than some other hot spots and relatively affordable housing. The median home value in South Carolina was about $287,000 in November, according to Zillow estimates, compared to $391,000 in Florida.

That’s more within reach for many retirees, especially those who’ve seen the value of longtime homes spike in recent years and can plow those gains into a new place in a lower-priced market, says Gibson, who is also a professor of finance at Winthrop University in Rock Hill.

“Owning a home is one of the major factors in being able to move somewhere, where you probably even end up with more square footage and a home that is actually more friendly” for aging bodies, Gibson says.

“Instead of having a home that has maybe two or three stories, you may go for a ranch-style home, or a home with one and a half floors,” he says.

A similar dynamic may be at play in the list of top cities for retirement relocations. Florida topped the list here, too, with Miami-Fort Lauderdale-West Palm Beach the most popular destination for retirees moving to metropolitan areas, but El Paso was a surprise number two. The West Texas town had never been in the top 10 since Hire A Helper started compiling retiree move data in 2020.

**Florida, sure. But New Jersey?**

Yes, New Jersey. Though not typically thought of as a retirement haven, the Garden State was the third most popular destination for interstate retiree relocations in 2023, drawing 6 percent of such moves, according to Hire A Helper’s annual analysis of Census Bureau survey data.

That might seem counterintuitive, given New Jersey’s reputation as an expensive place to live, with some of the highest income and property tax rates in the nation. Indeed, New Jersey also ranked as the sixth most likely state for older adults to leave, accounting for 4.1 percent of outbound retiree moves. The dueling data points serve as a reminder that many things go into deciding where to move in retirement. While many Garden Staters are heading to Southern states like Texas and Virginia, New Jersey is a popular retirement destination for those leaving the state of New York.
AN EXERCISE OF ICE AND FIRE

Above left, A U.S. Navy Diver assigned to Mobile Diving and Salvage Unit (MDSU) 2 ice dives in simulated arctic waters, and right, U.S. Navy explosive ordnance disposal (EOD) technicians from Explosive Ordnance Disposal Group (EODGRU) 2 and U.S. Air Force EOD technicians from the 148th Fighter Wing EOD Flight pose for a photo during Snow Crab Exercise 24-1, an annual exercise designed to test and evaluate U.S. Navy EOD and Navy Diver’s capabilities and equipment in a simulated arctic environment and improve combat effectiveness.

Above: HARRISBURG, Penn. (Jan. 11, 2024) Culinary Specialist 3rd Class Chassidy Chisholm, above right, participates in the U.S. Army-U.S. Navy Cook-off at the 108th Pennsylvania Farm Show.

Right: MEDITERRANEAN SEA (Dec. 11, 2023) Chief Aviation Boatswain’s Mate (Fuel) Kyron Malone, assigned to the air department of the world’s largest aircraft carrier USS Gerald R. Ford (CVN 78), unreels a fueling hose on the flight deck during routine operations, Dec. 11, 2023.
NAVAL BASE SAN DIEGO (Feb. 2, 2024) Left, Logistics Specialist 2nd Class Juan Bautista, from Vernon, New Jersey, assigned to amphibious assault ship USS Boxer (LHD 4), communicates with force protection members during an anti-terrorism force protection drill.

Photo by Mass Communication Specialist Seaman Tyler Miles

KOROR, Palau (Jan. 3, 2024) Above, Cmdr. Erik Olson, from Gardnerville, Nevada, left, Belau National Hospital general surgeon Dr. Glenda Santos, and Cmdr. Jason Butler, from Forest, Louisiana, perform a laparoscopic gall bladder surgery aboard the hospital ship USNS Mercy (T-AH 19), anchored off of Koror, Palau, as part of Pacific Partnership 2024-1.

Photo by Cmdr. Cheryl Collins

Lt. Brandon Russell, left, from Stockbridge, Ga., and Lt. Samuel Murphy, from Atlanta, signal an F/A-18F Super Hornet on the flight deck of the USS Abraham Lincoln (CVN 72).

Photo by Mass Communication Specialist 2nd Class Han A. Puyu

PHILIPPINE SEA (Feb. 8, 2024) Executive officer Cmdr. Nicholas Maruca, from Manassas, Virginia, activates a navy battle fogger in preparation for a damage control drill aboard the Arleigh Burke-class guided-missile destroyer USS Dewey (DDG 105).
Navy pins E-9 with first-ever rating qualification in automated systems

By MC1 Jeanette M. Mullinax,
Chief of Naval Personnel
Public Affairs


The rating insignia reveal followed the U.S. Navy’s announcement in NAVADMIN 036/24, establishing the branch’s enlisted career field for operators, main- tainers, and managers of robotic and autonomous systems.

The establishment of the RW rating underpins the Chief of Naval Operations Adm. Lisa Franchetti’s plans for building and developing “a team who has the reps and sets in sensors, platform autonomy, and mission autonomy programs, and can provide input in machine-learning feedback processes,” a priority she discussed in her keynote address at the WEST 2024 naval conference.

Although Rambert is the first Sailor to don the new RW uniform rating badge, the development of the robotics warfare community represents years of effort.

“It’s a proud moment to see all the hard work that’s gone into developing this badge, and just seeing it finally get codified and brought to life – to me, it signifies the hard work of the people around me,” Rambert said.

From research and analysis to organizing working groups and designating individual subject matter experts, Sailors and Navy civilian employees have been working behind the scenes on creating the Robotics Warfare Specialist career field for more than three years.

Its founding has distinguished the Navy as the first Department of Defense branch to establish a dedicated enlisted workforce specialized in unmanned and autonomous technology.

According to Rambert, the DoD’s hybrid force framework is a force multiplier, allowing Sailors to develop seasoned experience across the rating’s multiple domains – subsurface, surface, air, and ground platforms.

With a background as an aviation electrician’s mate, Rambert spoke to the advantages that will come with the new rating’s initial cadre – and the growing opportunity for future RW Sailors.

“You get the opportunity to go to so many different places,” Rambert said. “If you look across the spectrum of the entire Navy, you’ve got Sailors that have the potential to really touch every single domain out there and that’s very rare.”

Rambert has served as the Navy’s sole Robotics Enlisted Community Manager at the Bureau of Naval Personnel since October 2023.

“It’s really an awesome feeling to be the first one to represent the rating,” Rambert said. “And to see this rating finally come to fruition, you can see the level of excitement, and passion from the other Sailors that are out there.”

The initial selection of Sailors for RW conversions will consist primarily of active Sailors currently holding robotics-related Navy Enlisted Classification codes. Sailors currently or previously assigned to billets in unmanned vehicle divisions are primed for selection.

Rambert described the sought-after characteristics of RW candidates.

“They have to have [the] drive to want to be a part of something that might not be entirely defined by policy,” Rambert said. “They need to be passionate about what they do because what they’re learning now and the lessons learned that we take to the table later can have huge effects on the success of the rating as we progress into the future.”
10 Things You Need to Know About Social Security

Answers to FAQs about your retirement benefits

Andy Markowitz, Social Security and retirement writer, AARP

Social Security provides benefits to more than 67 million people, and those monthly payments have an enormous impact on older Americans’ financial health. According to Census Bureau data:
  ◆ Social Security accounts for at least 50 percent of income for more than half of households headed by someone 65 or older.
  ◆ It provides nearly 80 percent of income for one in five such households.
  ◆ It keeps nearly 29 million people from falling below the poverty line.

An institution that looms so large in American life is bound to generate questions about what it does and how it works. Here are answers to some of the most frequently asked questions about Social Security.

1. Is Social Security just for retired workers?

No. As of November 2023, about three-quarters of beneficiaries were retirees. The remainder were spouses, ex-spouses and children of retirees (3.8 percent); people with disabilities and their families (12.7 percent); and survivors of deceased beneficiaries (8.7 percent).

2. At what age can I start collecting benefits?

You can begin receiving retirement benefits at age 62, but your payments will be greater if you wait until your full retirement age (between 66 and 67, depending on year of birth). If you are eligible for survivor benefits or Social Security Disability Insurance (SSDI), you can start collecting earlier.

3. How do I sign up?

You can apply for retirement, spousal or disability benefits online, by phone at 800-772-1213 or in person at your local Social Security office. For survivor benefits, you can apply by phone or in person. The Social Security Administration (SSA) strongly recommends calling ahead to make an appointment.

4. How long do I need to work to become eligible for benefits?

For retirement benefits, at least 10 years. Social Security uses a system of credits, which you collect by working and paying Social Security taxes. You can earn up to four credits a year, and you need 40 credits to qualify for retirement benefits. The credit threshold may be lower for disability benefits.

5. Must I stop working to collect retirement benefits?

No, you can receive benefits while working. But if you are below full retirement age and earn more than a certain amount, your monthly benefits will be temporarily reduced. Once you reach full retirement age, the reduction is eliminated, and your benefits will be increased to make up for what was lost over time.

6. How much will I get from Social Security?

That depends on a number of factors, most crucially your lifetime earnings from work in which you paid Social Security taxes. Social Security takes your 35 highest-earnings years, calculates an inflation-adjusted average, and plugs that into a progressive formula that determines your “basic” benefit. The amount will also be affected by how old you are when you claim benefits. You won’t know it for sure until you file, but you can use the AARP Social Security Calculator to get an estimate.

7. What’s the maximum monthly benefit?

For a worker claiming Social Security in 2024 at full retirement age, the highest monthly amount is $3,822. That’s about double the estimated average retirement benefit ($1,907 in January 2024). To draw the top benefit, your earnings must have exceeded Social Security’s maximum taxable income — the annually adjusted cap on how much of your income is subject to Social Security taxes — for at least 35 years of your working life.

8. How can I boost the amount of my benefit?

The longer you wait to start collecting after you become eligible, the more you will receive. Say you were born in 1960. If you claim Social Security upon turning 62, you’ll get 70 percent of the benefit amount calculated from your lifetime earnings. If you wait until full retirement age — in this case, 67 — you’ll get 100 percent. Delay past full retirement age and Social Security increases your benefit 8 percent a year until you hit 70. There’s no financial incentive to delay past age 70.

9. Can I receive benefits based on an ex-spouse’s earnings?

You may be able to claim a divorced-spouse benefit if the marriage lasted at least 10 years, you are at least 62 years old and you have not remarried. If so, you could get up to 50 percent of your former spouse’s full benefit amount — but only if that exceeds your own retirement benefit. Social Security will pay the higher of the two amounts, not both.

10. When someone dies, how does Social Security know?

The SSA receives reports of beneficiaries’ deaths from family members, funeral homes and government agencies. Even if you know another entity will report the death of a member of your family, it’s a good idea to inform Social Security yourself (800-772-1213) as soon as possible.

To hear from experts how Social Security taxes work, how they impact your payments and what you can do to reduce your tax bill, watch this free webinar.
WASHINGTON — In January, the Department of Veterans Affairs announced that it permanently housed 46,552 homeless veterans in 2023 — surpassing the calendar year goal to house 38,000 veterans by 22.5 percent.

In 2023, VA also engaged with 40,203 unsheltered veterans to connect them with the housing and resources they need, exceeding the Department’s calendar year goal by 43.6 percent; ensured that 95.9 percent of veterans housed have remained in housing, exceeding the Department’s calendar year goal by 0.9 percent; and ensured that 96.4 percent of the veterans who returned to homelessness have been rehoused or are on a pathway to rehousing, exceeding the Department’s 2023 goal by 6.4 percent.

Ending veteran homelessness is a top priority of VA and President Biden, who has made supporting veterans a key pillar of his Unity Agenda for the nation. Thanks in part to these efforts, the number of veterans experiencing homelessness has fallen by four percent since early 2020 and by more than 52 percent since 2010.

“No veteran should ever experience the tragedy and indignity of homelessness. More than 46,000 formerly homeless veterans are going to sleep tonight in good, safe, stable homes — and there’s nothing more important than that,” said VA Secretary McDonough. “While this is an important step, we’re not stopping here — we’re going to keep pushing until every veteran has a safe, stable place to call home in this country they fought to defend.”

VA’s efforts to combat veteran homelessness are grounded in reaching out to homeless veterans, understanding their unique needs, and addressing them. These efforts are built on the evidence-based “Housing First” approach, which prioritizes getting a veteran into housing, then providing them with the wraparound support they need to stay housed, including health care, job training, legal and education assistance, and more.

VA has also made progress in combating veteran homelessness in the Greater Los Angeles area, providing 1,790 homeless veterans with permanent housing in 2023 — which is the most of any city in America and exceeding the local calendar year goal for 2023 by 19.3 percent.

This is the second year in a row that VA has housed more than 40,000 homeless veterans. In 2022, VA housed more than 40,000 formerly homeless veterans, prevented more than 17,700 veterans and their families from falling into homelessness, and helped nearly 191,700 additional veteran families who were experiencing financial difficulties to retain their homes or avoid foreclosure.

VA staff and its community partners nationwide help veterans find permanent housing such as apartments or houses to rent or own, often with subsidies to help make the housing affordable. In some cases, VA staff and partners help veterans end their homelessness by reuniting them with family and friends.
The Department of Veterans Affairs (VA) is committed to increasing access to earned benefits for veterans, their families, caregivers, and survivors. VA's Veteran Experience Office is working to improve the overall experience for all VA customers by providing designated “front doors” for various communications channels.

**MyVA411** is the VA's telephonic front door. Veterans can speak with a VA representative 24-hours a day, seven days a week by calling (800) 698-2411. MyVA411 call center agents can answer many frequently asked questions, or these agents can connect customers with a subject matter expert within the Department for further assistance.

**Va.gov** is VA's digital front door. This va.gov site contains links to a wealth of information to assist VA’s customers in applying for access to all VA benefits and services. Veterans can search for specific information related to a single benefit or explore all the various benefits available, to include health care, disability compensation, educations, careers and employment, life insurance, housing assistance, and much more. VA also developed and deployed **VAMobile**, VA's app for use on smartphones or tablets. The app can be used to schedule, cancel, or change appointments, chat with VA healthcare providers, and many other purposes. VAMobile features links to numerous mental health and general fitness sites, as well.

The app can be downloaded from your device’s app store or by navigating to mobile.va.gov/Appstore.

Additionally, the VA Welcome Kit was created to assist customers in directly connecting via phone, internet, mail, or in-person to access the benefits and services earned through service to our country. It can be accessed at va.gov/welcome-kit.

However you choose to reach out to your VA, the agency is standing by, ready to help.
The American Red Cross is facing an emergency blood shortage as it experiences the lowest number of people giving blood in the last 20 years. Blood and platelet donations are needed now to help alleviate the shortage and ensure lifesaving medical procedures proceed without delay.

“One of the most distressing situations for a doctor is to have a hospital full of patients and an empty refrigerator without any blood products,” said Dr. Pampee Young, chief medical officer of the Red Cross, the nation’s largest blood supplier. “A person needs lifesaving blood every two seconds in our country — and its availability can be the difference between life and death, however, blood is only available thanks to the generosity of those who roll up a sleeve to donate.”

Over the last 20 years, the number of people donating blood through the Red Cross has fallen by about 40 percent. When fewer people donate blood, even small disruptions to blood donations — such as the nearly 7,000-unit shortfall in blood donations the Red Cross experienced between Christmas and New Year’s Day alone — can have a huge impact on the availability of blood products and dramatic consequences for those in need of emergency blood transfusion.

Additional challenges lie ahead as seasonal respiratory illnesses like the flu might affect future donor turnout compounding the dire blood supply situation. Several factors have contributed to the decline in blood donors as the way in which people engage in the communities where they live, learn and work has evolved over the past two decades. Most recently, COVID-19 accelerated this decline as more people embraced remote work making it challenging to meet people where they are with convenient blood drives. More than a decade ago, there were also changes in blood transfusion protocols at hospitals that impacted the demand for blood.

These changes illustrate the convergence of several factors that has made it challenging to keep and grow a motivated donor base to meet patient needs over the past two decades.

A blood donor card or driver’s license or two other forms of identification are required at check-in. Individuals who are 17 years of age in most states (16 with parental consent where allowed by state law), weigh at least 110 pounds and are in generally good health may be eligible to donate blood.

Blood and platelet donors can save time at their next donation by using RapidPass® to complete their pre-donation reading and health history questionnaire online, on the day of their donation, before arriving at the blood drive. To get started, follow the instructions here.

To make an appointment to give blood or platelets to help ensure people receive the care they need, use the Red Cross Blood Donor App, visiting RedCrossBlood.org or calling (800) 733-2767.
HOUSE RESOLUTION 815: National Security Act, 2024

Summary: This bill provides supplemental appropriations to several federal agencies for assistance to Ukraine, Israel, and Taiwan. It also requires actions to address fentanyl trafficking.

Specifically, the bill provides additional funding for the Department of Defense (DOD), Department of Energy science programs, the National Nuclear Security Administration, the Federal Emergency Management Agency (FEMA), the Administration for Children and Families, the Department of State, and the U.S. Agency for International Development. The bill provides the funding for purposes such as assistance for Ukraine, Israel, and Taiwan; improvements to the submarine industrial base; the development and production of isotopes; the FEMA Nonprofit Security Grant Program; refugee assistance; security at U.S. diplomatic facilities in Ukraine and Israel; humanitarian assistance; and oversight of assistance provided to Israel and Ukraine. In addition, the bill includes provisions that (1) expand the authorities of the President to transfer defense articles and services from DOD to foreign countries or international organizations; and (2) prohibit funds from being used for payments to the U.N. Relief and Works Agency.

The bill also requires or authorizes various actions, including sanctions, targeting foreign persons (individuals and entities) engaged in trafficking of fentanyl and other opioids.

Sponsor: Cathy Anne McMorris Rodgers (R-WA)
Cosponsors: 6 (5 GOP, 1 Dems)
Status: This bill has been passed in the House and the Senate, but the Senate made changes and sent it back to the House on February 13, 2024.
For full text, click [here](#).

SENATE RESOLUTION 106: Commitment to Veteran Support and Outreach Act

Summary: This bill authorizes the Department of Veterans Affairs to provide grants to states to implement programs that improve outreach and assistance to veterans and their families to ensure that such individuals are fully informed about veterans’ benefits and programs.

Specifically, the VA may provide grants to states to (1) implement or enhance outreach activities or activities to assist in the development and submittal of claims for veterans, or (2) increase the number of county or tribal veterans service officers in the state.

The VA must prioritize awarding grants in areas with a critical shortage of county or tribal veterans service officers, areas with high rates of suicide among veterans, and areas with high rates of referrals to the Veterans Crisis Line.

Sponsor: Tammy Baldwin (D-WI)
Cosponsors: 14 (7 Dems, 5 GOP, 2 Is)
Status: This bill passed in the Senate on Nov. 16, 2023 and is with the House for consideration.
For full text, click [here](#).

HOUSE RESOLUTION 1182: Veterans Serving Veterans Act of 2023

Summary: This bill updates the Department of Veterans Affairs current recruiting database by requiring the VA to maintain a single searchable database to be known as the Departments of Defense and Veterans Affairs Recruitment Database.

With respect to vacant positions for critical jobs or mental health professionals, the database must list (1) the military occupational specialty or skill that corresponds to the position, and (2) each qualified member of the Armed Forces who may be recruited to fill the position before such qualified member has been discharged and released from active duty. Qualified members of the Armed Forces are those service members who (1) are being separated or recently separated from active duty, (2) elect to be listed in the database, and (3) have been determined by the VA to have a military occupational specialty.

The VA must implement direct hiring and appointment procedures for vacant database positions and may authorize relocation bonuses.

The bill also requires the VA to train and certify veterans who served as basic health care technicians in the Armed Forces to work as VA intermediate care technicians.

Sponsor: Jenniffer González-Colón (R-PR)
Cosponsors: 5 (3 GOP, 2 Dems)
Status: Introduced on Feb 24, 2023
This bill is in the first stage of the legislative process. It was introduced into Congress on Feb. 24, 2023. It will typically be considered by committee next before it is possibly sent on to the House or Senate as a whole.
For full text, click [here](#).
Blue Angels 2024 Air Show Schedule

**April**
6 - 7  
Maxwell Air Force Base, AL  
Beyond the Horizon Air and Space Show  
[Website](#)

13 - 14  
Naval Air Station Joint Reserve Base  
Fort Worth, TX  
Fort Worth Air Power Expo  
[Website](#)

20 - 21  
Orlando, FL  
Air Dot Show Tour - Orlando  
[Website](#)

27 - 28  
Vidalia, GA  
Vidalia Onion Festival Air Show  
[Website](#)

**May**
4 - 5  
Vero Beach, FL  
Vero Beach Air Show  
[Website](#)

11 - 12  
MCAS Cherry Point, NC  
MCAS Cherry Point Air Show  
[Website](#)

22  
USNA, Annapolis, MD  
U.S. Naval Academy Air Show  
[Website](#)

25 - 26  
Jones Beach, NY  

**June**
1 - 2  
Terre Haute, IN  
Terre Haute Air Show  
[Website](#)

8 - 9  
Chesterfield, MO  
Spirit of St. Louis Air Show  
[Website](#)

15 - 16  
La Crosse, WI  
Deke Slayton Airfest  
[Website](#)

22 - 23  
Dayton, OH  
Centerpoint Energy Dayton Air Show  
[Website](#)

29 - 30  
Traverse City, MI  
National Cherry Festival Air Show  
[Website](#)

**July**
6 - 7  
Johnson City, NY  
Greater Binghamton Air Show  
[Website](#)

13  
Pensacola Beach, FL  
Pensacola Beach Air Show  
[Website](#)

27 - 28  
Fargo, ND  
Fargo Air Show  
[Website](#)

**August**
3 - 4  
Seattle, WA  
Boeing Seafair Air Show  
[Website](#)

10 - 11  
Chicago, IL  
Chicago Air and Water Show  
[Website](#)

17 - 18  
Colorado Springs, CO  
Pikes Peak Regional Air Show  
[Website](#)

24 - 25  
Wichita, KS  
Frontiers In Flight Air Show  
[Website](#)

31  
Cleveland, OH  
Cleveland National Air Show  
[Website](#)

**September**
1 - 2  
Cleveland, OH  
Cleveland National Air Show  
[Website](#)

14 - 15  
Owensboro, KY  
Owensboro Air Show  
[Website](#)

— Blue Angels, next page
Nationwide fraud losses top $10 billion in 2023

Newly released Federal Trade Commission data shows that consumers reported losing more than $10 billion to fraud in 2023, marking the first time that fraud losses have reached that benchmark.

This marks a 14 percent increase over reported losses in 2022.

Consumers reported losing more money to investment scams—more than $4.6 billion—than any other category in 2023. That amount represents a 21% increase over 2022. The second highest reported loss amount came from imposter scams, with losses of nearly $2.7 billion reported. In 2023, consumers reported losing more money to bank transfers and cryptocurrency than all other methods combined.

The FTC received fraud reports from 2.6 million consumers last year, nearly the same amount as 2022. The most reported scam category was imposter scams, which saw significant increases in reports of both business and government impersonators.

Online shopping issues were the second most commonly reported in the fraud category, followed by prizes, sweepstakes, and lotteries; investment-related reports; and business and job opportunity scams.

Another first is the method scammers reportedly used to reach consumers most commonly in 2023: email. Email displaced text messages, which held the top spot in 2022.

RATINGS from previous page —

21 · 22
Naval Air Station Oceana, VA
NAS Oceana Air Show
Website

28 · 29
Marine Corps Air Station Miramar, CA
MCAS Miramar Air Show
Website

October
5 · 6
Reno, NV
National Championship Air Races and Air Show
Website

12 · 13
San Francisco, CA
San Francisco Fleet Week
Website

19 · 20
NAS Jacksonville, FL
NAS Jacksonville Air Show
Website

26 · 27
Houston, TX
Wings Over Houston Air Show
Website

November
1 · 2
Naval Air Station Pensacola, FL
Blue Angels Homecoming Air Show
Website

RETURN TO PAGE 2
WASHINGTON - James Tatum, a 100-year-old World War II veteran who served aboard USS Sangamon (CVE 26), salutes as the names of shipmates who have passed since the last reunion are called out. The Escort Carriers Sailors and Airmen Association (ECSAA) visited the existing museum at the Washington Navy Yard as part of the organization’s annual memorial service and membership meeting. With the passing of so many World War II veterans and so few remaining on their ECSAA rolls, the group came to the nation’s capital to honor their fallen shipmates and to refocus their efforts from a reunion mission to one of historical preservation.

Navy photo by Monica McCoy
TUKWILA, Wash. (March 6, 2024) Cmdr. James Tilden, Executive Officer of Patrol Squadron 62, presents a dedication plaque to Vice Adm. John B. Mustin, chief of Navy Reserve and commander of Navy Reserve Force, after taking delivery of the first new P-8A Poseidon for the Naval Air Force Reserve during a ceremony at Boeing Military Delivery Facility in Tukwila, Washington. This first delivery is a historic moment as it is the first purpose-built aircraft sent directly to the Navy Reserve in its transformation as an elite warfighting organization.

Photo by Mass Communication Specialist 1st Class Harry Andrew D. Gordon

<table>
<thead>
<tr>
<th>SHIP/STATION</th>
<th>Date</th>
<th>Phone</th>
<th>Email/Web</th>
</tr>
</thead>
<tbody>
<tr>
<td>USS WILTSIE (DD 716)</td>
<td>Sept. 8 – 12</td>
<td>(360) 736-3853</td>
<td><a href="mailto:dd716ted@comcast.net">dd716ted@comcast.net</a></td>
</tr>
<tr>
<td>National Assn of Fleet Tug Sailors</td>
<td>Sept. 9 – 13</td>
<td>(803) 847-9154</td>
<td><a href="mailto:olowpatrick6@gmail.com">olowpatrick6@gmail.com</a></td>
</tr>
<tr>
<td>USS SAM HOUSTON (SSBN/SSN 609)</td>
<td>Sept. 10 – 12</td>
<td>(302) 764-1197</td>
<td><a href="mailto:howardvaldobson@verizon.net">howardvaldobson@verizon.net</a></td>
</tr>
<tr>
<td>U.S. Navy Mine Division 113 Vietnam</td>
<td>Sept. 19 – 22</td>
<td>(501) 620-0593</td>
<td><a href="mailto:don9329@hotmail.com">don9329@hotmail.com</a></td>
</tr>
<tr>
<td>Association of Minemen</td>
<td>Sept. 23 – 26</td>
<td>(626) 824-0727</td>
<td><a href="mailto:assocminemen@yahoo.com">assocminemen@yahoo.com</a> <a href="http://www.minemen.org/wp">www.minemen.org/wp</a></td>
</tr>
<tr>
<td>USS MARS (AFS-1)</td>
<td>Sept. 25 – 28</td>
<td>(203) 586-9033</td>
<td><a href="mailto:noslocg@yahoo.com">noslocg@yahoo.com</a> <a href="http://www.ussmars.com">www.ussmars.com</a></td>
</tr>
<tr>
<td>USS DULUTH</td>
<td>Sept. 25 – 29</td>
<td>(610) 213-6379</td>
<td><a href="mailto:john.adams@ussduluth.org">john.adams@ussduluth.org</a></td>
</tr>
<tr>
<td>USS TIRU (SS 416)</td>
<td>Sept. 29 - Oct. 1</td>
<td>(860) 464-6555</td>
<td><a href="http://www.usstiru.org">www.usstiru.org</a> <a href="mailto:tscottwa2ryv@gmail.com">tscottwa2ryv@gmail.com</a></td>
</tr>
<tr>
<td>USS SARATOGA (CV/CVA 60)</td>
<td>Oct. 2 – 6</td>
<td>(202) 262-1294</td>
<td><a href="mailto:mdkikta@msn.com">mdkikta@msn.com</a> <a href="http://www.uss-saratoga.com/reunion">www.uss-saratoga.com/reunion</a></td>
</tr>
<tr>
<td>USS ROBERT H MCCARD (DD 822)</td>
<td>Oct. 2 - 6</td>
<td>(904) 228-1028</td>
<td><a href="mailto:mhanna58@gmail.com">mhanna58@gmail.com</a></td>
</tr>
<tr>
<td>USS COGSWELL (DD 651)</td>
<td>Oct. 15 – 17</td>
<td>(760) 889-2216</td>
<td><a href="mailto:Secretary@usscogswell.com">Secretary@usscogswell.com</a> <a href="http://www.usscogswell.com">www.usscogswell.com</a></td>
</tr>
<tr>
<td>Patrol Squadron (VP) 4</td>
<td>Oct. 16 - 19</td>
<td>(503) 688-9804</td>
<td><a href="mailto:larry.hames@VP4association.com">larry.hames@VP4association.com</a></td>
</tr>
</tbody>
</table>
Retired Activities Office Locator

- Office needs volunteers

**Navy and Joint RAOs**

**Arizona**
- Retired Activities Office
  Naval Reserve Center
  14160 W. Marauder St.
  Luke AFB, Glendale, AZ 85309
  9 a.m. - 1 p.m. (Mon.-Fri.)
  (602) 353-3033
  stella.l.reyes.ctr@us.navy.mil

**California**
- Retired Activities Office
  Naval Air Weapons Station
  Code 75H000D
  1 Administration Circle
  China Lake, CA 93555-6100
  9 a.m. - 3 p.m. (Mon-Fri)
  (760) 939-0978
  retired.activities@mchsi.com
- Retired Activities Office (Closed)
  Fleet and Family Support Center
  966 Franklin Ave., Bldg. 930
  Naval Air Station Lemoore, CA 93246
  8 a.m. - 2 p.m. (Thu)
  (559) 998-4038
  curts.m.miller3.naf@us.navy.mil

**Florida**
- Retired Activities Office
  Naval Air Station, Jacksonville
  Box 136
  Building 13
  Yorktown Avenue
  Jacksonville, FL 32212-0136
  10 a.m. - 2 p.m. (Tue-Thu)
  (904) 542-6790, Fax: 542-5716
  thomas.l.brennan@navy.mil
- Milton RAO (Closed)
  Refer to NAS Pensacola for issues
  Retired Activities Office
  Fleet and Family Support Center
  Naval Air Station Pensacola
  151 Ellyson Ave., Bldg. 625
  NAS Pensacola, FL 32508-5217
  9 a.m. - 1 p.m. (Mon-Fri)
  (850) 452-5622
  marsaha.f.williamson1@navy.mil

**Illinois**
- Retired Activities Office (Closed)
  Naval Air Station Whidbey Island
  Yorktown Avenue
  Naval Air Station, Jacksonville
  Goose Lake
  10 a.m. - 2 p.m. (Mon-Fri)
  (815) 454-3022
  lutherwilliams@cox.net

**Maine**
- Retired Activities Office
  Fleet and Family Support Center
  Naval Station San Diego
  1000 23rd Ave, Bldg. 1169, Code N93V
  Port Hueneme, CA 93043
  8 a.m. - 4 p.m. (Mon-Fri)
  (805) 982-1023
  pternahan@gmail.com
- Retired Activities Office (Closed)
  Naval Amphibious Base
coronado, CA 92155

**Massachusetts**
- Retired Activities Office
  Naval Weapons Station
  Code 866, Bldg. 22
  3 - 5 p.m. (Wed only)
  RSONaples@gmail.com

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

**Minnesota** (★)
- Retired Activities Office
  9605 4th Avenue South
  Minneapolis, MN 55405
  9 a.m. - 12 p.m. (Mon-Fri)
  (612) 713-4664
  corypaulsen@outlook.com

**Missouri**
- Retired Activities Office (Closed)

**New Hampshire** (★)
- Retired Activities Office
  Portsmouth Naval Shipyard
  Code 866, Bldg. 22
  Portsmouth, NH 03804-5000
  9 a.m. - 2 p.m. (Mon-Fri)
  (207) 438-1856
  nsyrao@gmail.com

**Tennessee** (★)
- Retired Activities Office (Closed)
  Fleet and Family Support Center
  Bldg. 456, 1st Floor
  NSA Memphis, Code N 763
  Millington, TN 38054-5000
  10 a.m. - 2 p.m. (Tue & Thu)
  (901) 674-5195
  brenda.sherman@navy.mil

**Virginia**
- Retired Activities Regional Office
  Fleet and Family Support Center
  7928 14th St., Suite 102
  Norfolk, VA 23505-1219
  10 a.m. - 2 p.m. (Mon-Thur, appt only)
  (757) 445-4380 Fax: 445-5326
  navrelachovva@gmail.com
- Retired Activities Office
  JEB Little Creek-Fort Story
  Fleet and Family Support Center
  1450 D Street
  Virginia Beach, VA 23521
  10 a.m. - 2 p.m. (Mon-Fri)
  (757) 462-8663
  lutherwilliams@cox.net

**Washington**
- Retired Activities Office (Closed)
  Fleet and Family Support Center
  Naval Air Station Whidbey Island
  Oak Harbor, WA 98278
  9 a.m. - 3 p.m. (Mon-Fri)
  (360) 257-6432
  francesc.franchi@navy.mil

**Wisconsin**
- Retired Activities Office (★)
  Navy & Marine Corps Reserve Center
  2401 South Lincoln Memorial Dr.
  Milwaukee, WI 53207-1989
  9 a.m. - 3 p.m. (Mon)
  (414) 744-9766
  riorich64@yahoo.com

**Overseas**
- Rota, Spain (★)
  Retired Activities Office
  NSA Community Support
  Bldg. 3293
  PSC 517, Box RS
  Subic Bay-Olongapo
  PO Box 517, Subic Bay
  9 a.m. - 3 p.m. (Mon-Fri)
  (63) 4111-4014/1114
  rao.orlando@gmail.com

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

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

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

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

- Subic Bay (Philippine Region)
  Retired Activities Office
  Subic-Bay-Olongapo
  No. 34 National Highway
  Barrio Barretto
  Olongapo City
  PSC 517, Box RS
  FPO/PA 96517-1000
  9 a.m. - 3 p.m. (Mon. - Fri.)
  (Office) 011-63-47-222-2314
  (Cell) 639065705335
  Fax: 011-63-47-222-2899
  Dir@Raosubic.Com
Ready Reference Contact Information

Air Force Retiree Services: (800) 531-7502; www.retirees.af.mil
Arlington National Cemetery: (703) 607-8000; www.arlingtoncemetery.org
Armed Forces Retirement Home: (800) 422-9988; www.afrh.gov
Army & Air Force Exchange Service: (214) 312-2011; www.aafes.com
Army Retired Services: (703) 571-7232; https://soldierforlife.army.mil/retirement

Burial at Sea Information: (866) 787-0081;
Combat Related Special Compensation: www.va.gov/resources/combat-related-special-compensation-crsc/

DEERS: (800)-538-9552, Fax: (831) 655-8317; www.tricare.osd.mil/deers
Defense Commissary Agency: www.commissaries.com
DFAS Casualty Assistance Branch: (800) 321-1080 or (216) 522-5955; (For Reporting a Retiree's death, option #1)
Fleet Reserve Association: (703) 683-1400; www.fra.org
Gulf War homepage: www.gulflink.osd.mil
I.D. Cards Benefits and Eligibility: (866) 827-5672;
Internal Revenue Service: (800) 829-1040; www.irs.gov
Marine Corps Retired Affairs: (800) 336-4649; www.usmc.mil (Hover over “Marine Services" then click on “Retired Services”)
Medicare: (800) 633-4227. TTY: (877) 486-2048; www.medicare.gov
Military Officers Assoc. of America: (800) 234-6622; www.moaa.org
National Burial Services: (800) 697-6940
Navy Reserve Personnel Management (PERS 9): (866) 827-5672;
Navy Casualty Assistance: (800) 368-3202
After duty hours call (901) 634-9279 for Casualty Watch Officer
Navy Retired Activities: (833) 330-6622
Email: MILL_RetiredActivities@navy.mil
Navy Retired Activities Offices
Navy Uniform Shop: (800) 368-4088; www.navy-nex.com/uniform
Report the Death of a Retiree: (800) 321-1080
Reserve Component SBP: (866) 827-5672 ask for PERS-912
Retiree Dental — Delta Dental: (888) 838-8737; www.trdp.org
Servicemembers Group Insurance (SGLI): (800) 419-1473; www.insurance.va.gov
Navy Historical Center: (202) 433-2210; www.history.navy.mil
Social Security Administration: (800) 772-1213; www.ssa.gov

Pay/SBP Questions: www.dfas.mil
Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:
Retiree:
Defense Finance and Accounting Service
U.S. Military Retirement Pay
8899 E 56th Street
Indianapolis, IN 46249-1200
(800) 321-1080 / Fax: (800) 469-6559.
SBP/RSFPP annuitant:
Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300
(800) 321-1080 / (800) 469-6559

TRICARE: www.mytricare.com/mtc
TRICARE East: www.humanamilitary.com/beneficiary
AL, AR, CT, DC, DE, IL, IN, KY, FL, GA, LA, MA, MD, ME, MI, MS, NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN (except 35 Western zips),
TX (except the extreme Western area) VT, WA, WI, and WV
TRICARE West: www.tricare-west.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 some zips in IA, MO, TN
TRICARE Overseas: (888) 777-8343; www.tricare-overses.com
TRICARE For Life: (866) 773-0404; www.tricare.mil/tf
TRICARE mail order pharmacy: (877) 363-1303;
www.tricare.mil/pharmacy
VA: www.va.gov
Regional offices: (800) 827-1000 (overseas retirees should contact the American Embassy/consulate), TDD (800) 829-4833
Insurance:
VA Regional Office and Insurance Center
PO Box 7208 (claims inquiries) -ORPO
Box 7327 (loans) -ORPO
Box 7787 (payments)
Philadelphia PA 19101
(800) 669-8477; www.insurance.va.gov
Burial information: (800) 827-1000; www.cem.va.gov
GI Bill: (888) 442-4551; www.gibill.va.gov
Records:
For replacement DD 214s, service records, medical records, award information:
Retired prior to 1995:
www.archives.gov/veterans/military-service-records
Retired after 1995:
Navy Personnel Command
PERS-312E
5720 Integrity Drive
Millington, TN 38055-3120
Fax requests to: (901) 874-2664
Gray-area reservists: (866) 827-5672

Navy Recreation: www.mwr.navy.mil
Navy Gateway Inns & Suites: http://dodlodging.net
ITT: http://navynwr.org/mwrprgrms/itt.html
Sister service retiree publications:
Air Force Afterburner: www.retiree.af.mil
Army Echoes: https://soldierforlife.army.mil/retirement/echoes
Coast Guard Evening Colors: www.uscg.mil/hq/cg1/psc/ras
Marine Corps' Semper Fidelis: Semper Fidelis
YOKOSUKA, Japan — A Navy Region Japan Fire & Emergency Services firefighter extinguishes a fire during a Surface Warfare Schools Command (SWSC) live fire training exercise at Commander, Fleet Activities Yokosuka (CFAY). For more than 75 years, CFAY has provided, maintained, and operated base facilities and services in support of the U.S. 7th Fleet's forward-deployed naval forces, tenant commands, and thousands of military and civilian personnel and their families.

(U.S. Navy photo by Taylor Ardito)