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Navy Personnel Command

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Recruiting the Sailors and Marines of tomorrow

The Honorable Carlos Del Toro
Secretary of the Navy

The Chief Petty Officer Retirement Creed states, "By law and tradition, U.S. Navy Retirees are always on the rolls, ever ready to lend their service when the need arises."

Navy and Marine Corps retirees have always stood ready to answer this call, which is why I am confident I can call on your help today, to help recruit the next link in the chain.

Those of us who have served in the fleet carry a lifetime of memories, a full measure of pride, and a vast network of shipmates for life. To ensure the continued strength of our beloved Navy and Marine Corps, we need to reach outside of that network. Each of us has a responsibility to tell our stories and engage the young people of our Nation. Tell them why you served — and why they should serve as well.

There is nothing more inspiring for me than to meet with our newest recruits. I am excited for what lies in front of them. I believe, more strongly than ever, that joining and staying in the Navy and Marine Corps is a great choice for any young person in this country. All who serve are motivated by the desire to become a better person and to contribute to something greater than themselves. There are excellent practical reasons for a young person to choose a life of service as well.

Today's Sailors and Marines get opportunities to do and see things most Americans never will. They will serve in every part of the world, wearing the cloth of our Nation, responding to the call of humanity with the skills to truly make a difference. Those skills range from practicing life-saving medicine, to air-lifting sup-



Navy and Marine Corps retirees have always answered the call to serve. Navy Secretary Carlos Del Toro is calling for your experience and knowledge to help recruit the next generation of Sailors and Marines.

plies to people in need, to training the security forces of developing nations defending their own democracy. These skills will serve them well when they transition to civilian life, as will the enduring values that have always come with a life of service, including leadership, discipline, and mental resiliency in the face of adversity.

See **SERVICE**, next page

Inside this issue:

- 3 SECNAV (continued) / Retiree Seminar & Retiree Appreciation Days
- 4-5 SECNAV Retiree Council meets / Ask your RAO I
- 6 Ask your RAO II: Retiree shopping options
- 7 How to report a Retiree's death
- 8 Why it's important: Informing DFAS of life-changing events
- 9 PACT Act expands burn-pit benefits to veterans
- 10 CNO releases Navigation Plan 2022t

 James Honea takes helm as MCPON, releases priorities
- 11 DON announces Office of Force Resiliency
- 12-13 Vietnam War Veterans commemoration begins March 29
- 14-15 Around the Fleet
- 16 VA suicide prevention staff face burnout as workload rises, watchdog warns
- 17 Sabers to Syringes: Olympic fencer begins medical career
- 18 'How would you rate your pain?"
- 19 Survey: Having dental insurance provides peace of mind
- 20 Rise in sophisticated dark patterns designed to trick and trap consumers
- 21 FTC proposes new rule to combat impersonation scams
- 22 DFAS has helpful tips for Gray Area Retirees
- 23 Reunions
- 24 Retired Activities Office Locator
- 25 Ready Reference Contact Information

SERVICE, from Page 1

I know this from my own personal experiences.

Our Sailors and Marines receive competitive pay, benefits, and allowances, as they build their future through training and education opportunities. From vocational instruction and certifications, to college credits and advanced degrees at little to no cost to the service members, today's military offers unprecedented opportunities for personal and professional growth.

For our Navy and Marine Corps, education is not just about attracting and retaining quality applicants. It is about creating a force of strategic thinkers and emotionally-intelligent leaders, capable of both winning in combat and fostering a work environment that values collaboration, integrity, and respect.

Earlier this year, I established a Task Force to take a hard look at the state of naval education, and we as a Department are in the process of reviewing their observations and recommendations. We have positioned lifelong learning as a major factor in how we determine who will lead our force now and into the future. This commitment to lifelong learning applies to all of our uniform members, at every level. It is another reason that the Navy and Marine Corps are places of even greater

See **SERVICE**, next page

Shift Colors

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SERVICE, from Page 2

opportunity than when you and I raised our right hands and took the oath of service.

Building tomorrow's force requires us to continue expanding those opportunities, to meet challenges with the combined talents of the best of all of our Nation. Together, we must recruit, retain, and mentor the finest men and women of every background to continue our sacred mission of national defense. I want every child to envision themselves wearing that uniform someday.

I need your help in this mission. Get out there and help mentor and recruit the finest in your communities. Help mentor those who are serving today. Listen to their concerns and stay involved in their service – and the service of their families. Advocate for their needs, particularly in the critical quality of life issues such as housing, mental health, child care, and spouse employment.

As your Secretary of the Navy, I am committed to doing everything I can to ensure the safety, well-being, and opportunity to thrive for every Sailor and Marine and military family in our fleet and force today. With the help of our remarkable community of retired Sailors and Marines, we can continue to build an even greater Navy and Marine Corps tomorrow. Thank you for your ongoing service to our Navy, our Marine Corps, and the United States of America.

If you know someone who might qualify, recommend them to the local Navy/Marine Corps recruiters.



Photo by Mass Communication Specialist 3rd Class
Conner Foy

MEDITERRANEAN SEA — Aircraft of Carrier Air Wing (CVW) 1, fly over the USS Harry S. Truman (CVN 75) during an air power demonstration in the Ionian Sea.

NAVY RETIREE SEMINAR & APPRECATION DAY EVENTS FY 2023

SubBase New London, CT

Retiree Appreciation Day 9 a.m., Saturday, Oct. 15 Dealy Center (Base Auditorium) paul.f.dillon@navy.mil

NOSC, Minneapolis, MN

Retiree Appreciation Day 7:30 a.m., Saturday, Oct. 15 Treasure Island Resort and Casino, Welch metrojrad@gmail.com

NAB/JEB Little Creek, VA

Retiree Appreciation Day
Event Will Be Virtual
8 a.m., Friday, Nov. 11
Rockwell Hall
757-462-8663

NAVBASE San Diego, CA

Retiree Appreciation Day 9 a.m., Wednesday, Nov. 3

Event Will Be Virtual

Anchors Catering Conference Center POC: 619-556-7412

JB Pearl Harbor-Hickam, HI

Retiree Appreciation Day 7:30 a.m., Saturday, Nov. 5 Event Will Be Virtual Hickam Officers' Club (808) 474-0032

NAVBASE Rota, Spain

Retiree Appreciation Day 7:30 a.m., Saturday, Nov. 8 Naval Hospital ROTA Patricia.Rios@eu.navy.mil

NAS Jacksonville, FL

Retiree Appreciation Day
7:30 a.m., Saturday, Apr. 2, 2023
NAS Jacksonville Dewey's
(904) 542-5745
jaxs nas raojax@navy.mil

NSA Mid-South, TN

Retiree Appreciation Day 8 a.m., Saturday, June 16. 2023 Pat Thompson Center andre.l.tolliver@navy.mil

NRNW Naval Base Kitsap, WA

Retiree Appreciation Day 9 a.m., Thursday, Aug. 3, 2023 Bangor Plaza 2720 Ohio St. Silverdale WA 98315 (360) 315-3052 terry.f.wimmer.civ@us.navy.mil

NAS Lemoore, CA

Retiree Appreciation Day 8 a.m., Saturday, Sept. 23, 2023 MWR Movie Theater, Bldg. 822 Hancock Circle (559) 998-4524

See RAO Locator, page 24



The SECNAV Retiree Council recently met to discuss issues facing Navy and Marine Corps retirees. Due to the CO-VID-19 pandemic, the council has not met in person since 2020. First row, from left: Master Sgt. Richard Chavez, USAF (attending as an observer); Cmdr. Chris Bowen, USN; Cmdr. Mike Newell, USN; Master Chief Petty Officer of the Navy James Herdt (Co-Chair), USN; Lisa Truesdale, Deputy Assistant SECNAV (Military Manpower and Personnel); Lt. Gen. Pete Osman, USMC (Co-Chair); Master Gunnery Sgt. Rachel Mickelson, USMC; Capt. Martin Menez, USN (Chief of Staff). Second row, from left: Col. David Couvillon, USMC: Chief Eric Wenzel, USN; Capt. Wayne Greenleaf, USN; Lt. Col. Jennifer Hawkes, USMC; Capt. Marsha Williamson, USN; Master Chief Stella Reyes, USN; Capt. Dorice Favorite, USN; Mr. Ralph Perkins; Cmdr. Rebekah Hall, USN. Back row, from left: Vincent Tate, Marine Retired Service Officer; 1st Sgt. Ron Christensen, USMC; Master Chief Tony McLemore, USN; Staff Sgt. Donald Robertson, USMC; Andrew Corso; Capt. Alvin Concepcion, USN; Chief Vicki Allen, USN; Cmdr. John Patterson, USN; Lt. Cmdr. Stephen Fahey, USN; Senior Chief Stan Kurtz, USN; Cmdr. Kevin Shand, USN; Aaron Wagner, Navy Retired Activities Office.

From SECNAV Retiree Council

WASHINGTON, D.C. - The SEC-NAV Retiree Council met the week of Aug. 14, to discuss issues facing Navy and Marine Corps retirees and their families. The event took place in the Admiral Gooding Center at the Navy Yard, here, with some council members and special guests participating remotely. This was the council's first in-person

meeting since 2019; the most recent plenary session was held virtually in August 2020.

In the months leading up to the meeting, council members researched many issues, 15 of which were developed into written documents. During the meeting, the field was further narrowed into 10 issue papers and two special interest items for consideration by SECNAV. Highlights of the 2022 conference

included welcome remarks by Lisa Truesdale, Deputy Assistant Secretary of the Navy (Military Manpower and Personnel), and Andrew Corso, Principal Director, Military Manpower and Personnel, Department of the Navy.

During the event, special guests presented information on topics ranging from pay to healthcare to post-service transition to ID cards

See **COUNCIL** next page

COUNCIL from page 4

to funeral honors and survivor support and benefits. Members of the three council committees – Compensation, Health Affairs, and Overseas/Outreach/Resources – shared information on current and potential initiatives, including service "For Life" programs, state taxation of military retirement pay, base Retired Activities Office and other volunteer opportunities for retirees, and overseas issues.

The special guests represented several agencies and organizations, including Defense Finance and Accounting Service, Defense Manpower Data Center, Dept. of Defense Military-Civilian Transition Office, Congressional Research Service, Defense Health Agency, OPNAV N171B, USMC MMSR-6, U.S. Air Force, CNIC Funeral Honors Program, USMC Funeral Honors, U.S. Army Retirement Services, U.S. Coast Guard Retiree Services, Soldier For Life Program, Military Officers Association of America, and Tragedy Assistance Program for Survivors (TAPS).

The SECNAV Retiree Council will meet virtually over the coming months to track the status and take any requested follow-on action on the submitted issue papers. Council members are monitoring the status of the special interest items and identifying new items for further research and possible development into issue papers.

The council plans to hold its next plenary session in August 2023.

"The annual plenary meeting was the culmination of a year's effort in extensively researching, composing, and vetting more than a dozen issues for SECNAV consideration, said Chief of Staff Martin Menez. "The subject-matter experts invited to address the council added perspective and focus to the efforts. The thought leadership of the council identified areas of needed change, and reflect the known needs of the Navy and Marine Corps retired community.

Ask your RAO

From SECNAV Retiree Council

The U.S. Navy's Retired Activities Branch 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. Retired Activities Offices research questions, provide reliable answers, and refer personnel to appropriate service providers, thus helping retirees and their families obtain the rights, benefits, and privileges to which they're entitled.

This column addresses questions and issues commonly addressed by RAO Representatives. Because Shift Colors typically publishes in October and April, some of the topics will be more timely than others.

Q: My child is heading off to college. How does this affect my military retiree benefits and entitlements, like TRICARE?

A: First, congratulations on your child's acceptance and entrance into post-secondary education. It's important that you and your child know how this affects your child's status as a military dependent. Other factors also play a role.

TRICARE benefits. If your child is enrolled full-time in an accredited college in pursuit of an associate's degree or higher, and if you're providing more than half of your child's financial support, your child may be eligible for TRICARE until their 23rd birthday or graduation, whichever comes first. However, continuation of your child's TRICARE benefits is not automatic — you must ensure that your child's student status is reflected in the Defense Enrollment Eligibility Report System. Your child will likely also need a current dependent ID card. Contact the Defense Manpower Data Center for info about eligibility and ID cards: (800) 538-9552 or (TTY/TDD) (866) 363-2833. If your child relocates to attend school, you may want to switch their service to a local healthcare provider. Contact TRICARE for more info.

Other retiree benefits. Your child's student status continues their eligibility to shop at the commissary and exchange. It also means your child can continue to participate in Morale, Welfare and Recreation programs. Your child will need a valid retiree dependent ID card to access these benefits. Depending on location, you or your child may want to take advantage of military lodging options.

Check DOD Lodging and Vacation with Military Lodging & Hotels

• Military OneSource for options and other key information.

VA disability compensation. The Department of Veterans Affairs (VA) generally counts children 18-23 years old as dependents if they're enrolled full-time at college and unmarried. You'll need to fill out VA Form 21-674 to continue receiving dependent benefits. Call (800) 827-1000 to consult with a VA representative.

Volunteer opportunities exist at several Retired Activities Offices in CONUS and OCONUS. For more information, check the listing of offices printed on page 24 of this edition of Shift Colors by clicking the following link. **RAO Locator**

Ask your RAO: Retiree shopping options

From Retiree Activities Office

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Retired Activities Office (RAO) representatives research questions, provide reliable answers, and refer personnel to appropriate service providers, thus helping retirees and their families obtain the rights, benefits, and privileges to which they're entitled.

Volunteer opportunities exist at several RAOs in CONUS and OCO-NUS. Check the listing of offices printed on page 24 of this edition of Shift Colors

Retired Activities Office Locator

This column addresses questions and issues commonly addressed by RAO representatives.

Q: As a retiree, what shopping privileges do I have at military ex-

changes and commissaries? Do my family members have any shopping privileges?

A. Commissary and exchange shopping is a valuable military benefit. Commissaries and exchanges offer quality products at competitive, tax-free prices. Thanks to online options, you don't need to live close to a military installation to conveniently do some types of shopping.

In the U.S., military retirees and their dependent family members generally have commissary and exchange privileges. However, overseas shopping privileges differ by country. If you're overseas, determine your commissary and exchange privileges here.

Due to current health and security concerns, access to some installations is restricted. Before you make the trip, check on the installation's access policy. You and any family members who shop at a commissary or exchange should bring your current, unexpired DOD military or dependent ID card to access the in-

stallation and the shopping facility.

You can find the phone numbers, addresses, days and hours of operation for commissaries in the U.S. and abroad here. If your commissary participates in the CLICK2GO program, you may shop and place your order online up to six days before your scheduled pickup. Read the info.

Go <u>here</u> to locate an exchange and get address, phone, and business hours information. You can also shop online <u>here</u>. Whether you're shopping CONUS or OCONUS, you may save even more through the Price Match Policy; get <u>details</u>.

As noted above, you and your dependents will need proper ID to get onto the installation and into the shopping facility. You can find an ID card office and make an appointment here. If you need more help to make or find an appointment, contact your local ID card office directly.

Be sure to bring the necessary documentation to your appointment.

BALTIMORE (Sept. 8) Rear Adm. Nancy Lacore, commandant of Naval District Washington, celebrates with future sailors from the Baltimore area after administering the oath of enlistment aboard USS Constellation during Maryland Fleet Week and Flyover Balimore. Maryland Fleet Week and Flyover is Baltimore's celebration of the sea services and provides an opportunity for the citizens of Maryland and the city of Baltimore to meet Sailors, Marines, and Coast Guardsmen, as well as see firsthand the latest capabilities of today's maritime services.

Photo by Mass Communication Specialist 3rd Class Maurice Brown



How to report a Retiree's death

From MyNavyHR

When a Navy retiree passes, retired pay ends. It is therefore important that survivors promptly report the death to help avoid delays and possible financial hardship to surviving annuitant beneficiaries, family members or executors who will be required to reimburse any pay overpayments.

To report the death of a military retiree, follow these steps:

Step 1:

Notify the Defense Finance and Accounting Service Casualty Care Team at (800) 321-1080. You will need to have the retiree's Social Security Number and the date of death ready when you call.

- ► For customers located overseas, the commercial number is (216) 522-5955. Select option 3 to be directed to the appropriate representative.
- ▶ Upon notification, DFAS will begin to close out the pay account to prevent overpayments.

Step 2:

Contact your financial institution and inform them of the death of the retiree.

Step 3:

Within 7-10 business days of reporting the retiree's death to DFAS, you should receive a letter of condolence.

- ▶ If the member is due arrears of pay, you will also receive a Claim for Unpaid Compensation of Deceased Member of the Uniformed Service (SF 1174).
- ▶ If the decedent was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan, you should also receive an Annuity Care Package.



U.S. Navy photo by Mass Communication Specialist 3rd Class Novalee Manzella

ATLANTIC OCEAN (Jan. 24, 2022) Sailors conduct a burial at sea aboard the aircraft carrier USS George H.W. Bush (CVN 77) January 24, 2022. GHWB provides the national command authority flexible, tailorable war fighting capability through the carrier strike group that maintains maritime stability and security in order to ensure access, deter aggression and defend U.S., allied and partner interests.

Step 4:

Complete the SF 1174 and return it with a copy of the retiree's Death Certificate. Certificate must reflect the retiree's cause of death Return these documents to:

DFAS U.S. Military Retired Pay 8899 E 56th Street Indianapolis, IN 46249-1200

If you need assistance completing your claim form, contact the DFAS call center at (800) 321-1080.

You can also contact Navy Retired Activities by calling the Navy Personnel Command Customer Service Center at (866) 827-5672 and asking for extension 4308.

CONTACTS

In addition to DFAS, you should also notify the following agencies as

soon as possible:

- ◆ Social Security Administration, (800) 772-1213.
- ◆ Defense Enrollment Eligibility Reporting System, (800) 538-9552.
- ◆ Department of Veterans Affairs, (800) 827-1000 for retirees receiving disability compensation.
- ◆ Office of Personnel Management, (888) 767-6738 if the member was a current or retired federal civilian employee.
- ◆ VA, (800) 669-8477 for retirees enrolled in a VA-sponsored life insurance policy, such as National Service Life Insurance.
- ◆ Office of Servicemember's Group Life Insurance, (800) 419-1473 for retirees enrolled in Veteran's Group Life Insurance.

Why it's important: Informing DFAS of life-changing events

From DFAS Cleveland

What can you do as a retiree to ensure your retired pay comes to you accurately and on time? Keep your account up to date.

As a retiree, the sooner you alert DFAS to any change that might affect your pay, the more timely and accurate your pay will be. Keeping your account updated includes making sure your mailing address, email address, banking information, allotments, tax withholding status, and beneficiary choices are current.

Be sure to report any change-of-life events as soon as they happen. These life-changing events might include:



- Moving
- ♦ Marriage or Remarriage
- Divorce
- Birth or adoption of a child
- Death of a spouse or child

Some changes, especially those regarding Survivor Benefit Plan coverage, have a one-year time limit, so it is very important that you notify DFAS of life-changing events when they happen. When you notify DFAS, be sure to include photocopies of supporting documents, such as birth or marriage certificates.

If you are making a change to your SBP coverage because of a life event, you can now use the convenient, online askDFAS upload tool on DFAS.mil to submit your DD2656-6 (Survivor Benefit Plan Election Change Certificate) and supporting documents. And when you submit a DD 2656-6, you'll get email status notifications to the email you provide in askDFAS, or if you send it by postal mail or fax, to the email in your myPay account.

Keeping your contact information updated is key to staying informed. DFAS occasionally sends out correspondence regarding changes in the law that affect your pay. If your mailing address is not correct and you are not on myPay, we have no way of notifying you about changes. DFAS is also communicating more via email to provide more convenient customer service, so you will be better informed if you have a current email in your myPay account.

The easiest way to keep your account updated is to use myPay. You can use myPay to change your mailing address, your email address, your direct deposit information, some allotments and your tax withholding status. You can also use myPay to verify payment information, including allotment amounts, or tax withholding, or check your Survivor Benefit Plan (SBP) coverage on your RAS.

If you're not yet using myPay, it's easy to get started and add your email address for status notifications. We have a handy step-by-step, downloadable "Get Started with myPay" guide available here.

DFAS continues to develop helpful tools and information for you, and our <u>website</u> puts it all at your fingertips.



PHILIPPINE SEA - The Arleigh Burkeclass guided-missile destroyer USS Barry (DDG 52) launches a Standard Missile 2 during a live-fire exercise as part of Pacific Vanguard (PV) 22.

Photo by Mass Communication Specialist 1st Class Greg Johnson



ATLANTIC OCEAN - Sailors attach span wire to a pelican hook aboard the Arleigh Burke-class guided-missile destroyer USS Bainbridge (DDG 96) during a replenishment-at-sea with the Supply-class fast combat support ship USNS Arctic (T-AOE-8).

Photo by Mass Communication Specialist 3rd Class Elexia Morelos



Burn pits, an area devoted to open-air combustion of trash, was a common waste disposal practice at military sites outside the United States from Vietnam to Afghanistan. Smoke from these pits contained substances that may have short- and long-term health effects, especially for those who were exposed for long periods or those more prone to illness such as individuals with pre-existing asthma or other lung or heart conditions.

PACT Act expands burn-pit benefits to veterans

Act adds new presumptive conditions, more presumptive-exposure locations, toxic exposure screening

From Veterans Administration reports

Recently signed into law, the PACT Act expands VA health care and benefits for veterans exposed to burn pits and other toxic substances. This law helps us provide generations of veterans — and their survivors — with the care and benefits they've earned and deserve.

Perhaps the largest health care and benefit expansion in VA history, the full name of the law is The Sergeant First Class (SFC) Heath Robinson Honoring our Promise to Address Comprehensive Toxics Act.

"Veterans who were exposed to toxic fumes while fighting for our country are American heroes, and they deserve world-class care and benefits for their selfless service," said VA Secretary Denis McDonough.

"The bipartisan PACT Act will help VA deliver for those veterans — and their survivors — empowering us to presumptively provide care and benefits to vets suffering from more than 20 toxic exposure-related conditions. It will also bring generations of veterans into VA health care, which will improve veteran health outcomes across the board.

The PACT Act will bring these changes:

- Expands and extends eligibility for VA health care for Veterans with toxic exposures and veterans of the Vietnam, Gulf War, and post-9/11 eras;
- Adds more than 20 new presumptive conditions for burn pits and other toxic exposures;
- Adds more presumptive-exposure locations for Agent Orange and radiation;
- Requires VA to provide a toxic exposure screening to every Veteran enrolled in VA health care; and
- Helps improve research, staff education, and treatment related to toxic exposures.

If you're a Veteran or survivor, you can file claims now to apply for PACT Act-related benefits.

Veterans, their families, caregivers, and survivors can apply for benefits by filing a claim. Learn more at VA.gov/PACT or by calling (800) MyV-A411.

"Thank you to all of the veterans, survivors and family members who fought to make this day possible, and thank you to President Biden for keeping our nation's promise to those who served," McDonough said. "We at VA will stop at nothing to make sure that every veteran and survivor gets the care and benefits they deserve."

CNO releases Navigation Plan 2022

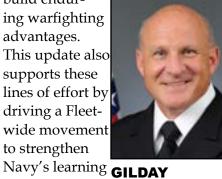
From Navy News Service

WASHINGTON - Chief of Naval Operations (CNO) Adm. Mike Gilday released Navigation Plan 2022 to the Fleet, July 26.

This plan builds upon NAVPLAN 2021, further outlining how the U.S. Navy will build, maintain, train, and equip a dominant naval force to strengthen strategic partnerships, deter conflict, and if called upon, help win the Nation's wars.

"The seas are the lifeblood of our economy, our national security, and our way of life," said Gilday. "The Navy is committed to accelerating America's advantage at sea and our success depends on executing this Navigation Plan with teamwork."

Navigation Plan 2022 aligns Navy's vision with the most upto-date strategic guidance, to include the 2022 National Defense Strategy (NDS) and the Secretary of the Navy's Vision. It outlines how the Navy is uniquely positioned to strengthen integrated deterrence, campaign forward, and build enduring warfighting advantages. This update also supports these lines of effort by driving a Fleetwide movement to strengthen



culture and advancing a framework to accelerate its warfighting advantage.

Building on last year's priorities of Sailors, Readiness, Capabilities, and Capacity, Gilday emphasizes the need to deliver a Navy that is postured globally, combat credible, and partnership focused every day. The new guidance further reiterates Gilday's 'Get Real, Get Better' call to action, reminding leaders they need to consistently self-assess and self-correct in order to create a culture of learning and continuous improvement.

Navigation Plan 2022 introduces six force design imperatives to maintain combat credibility in increasingly contested seas: expand

distance, leverage deception, harden defense, increase distribution, ensure delivery, and generate decision advantage. These force design imperatives enable distributed maritime operations, the Navy's foundational operating concept.

"We must move decisively to modernize U.S. naval power as we maintain readiness and a forward posture that keeps America and our Allies safe and prosperous," said Gilday. "The Navy is adopting a more continuous, iterative force design process to focus our modernization efforts and accelerate the capabilities we need to maintain our edge in this critical decade and beyond."

"Seapower forged our nation and, for generations, a strong Navy has guaranteed the rules-based order that underpins global security and prosperity," Gilday said. "The decisions and investments we make this decade will shape the maritime balance of power for the rest of this century. We can accept nothing less than success."

Read the plan in its entirety, <u>here.</u>

James Honea takes helm as MCPON, releases priorities

From Navy News Service

Master Chief Petty Officer of the Navy Russell Smith passed the ceremonial cutlass, via the Chief of Naval Operations Adm. Michael Gilday, to Master Chief Petty Officer of the Navy James Honea during a change of office and retirement ceremony, Sept. 8.

During the ceremony, he spoke about his top priorities; warfighting competency, professional and character development, and quality of life.

"When I was selected for MCPON,

I thought heavily on what my tenure means and what I could bring to you all," said Honea. "I thank you all for accepting the same challenge and being on this journey with me."

He elaborated on these priorities during the Senior Enlisted Leadership Mess Symposium at Washington Navy Yard.

"We must ensure our principles, basic standards of technical competency development, and expertise align to the Chief of Naval Operations' navigation plan," said Honea.

MCPON Honea's priorities of

Warfighting Competency, Professional and Character Development, and Quality of Life, align with Navigation Plan 2022, which outlines how the Navy



HONEA

is uniquely positioned to strengthen integrated deterrence, campaign forward, and build enduring warfighting advantages.

Vice Chief of Naval Operations Changes Office



Photo by Mass Communication Specialist 1st Class Michael B. Zingaro

WASHINGTON - Chief of Naval Operations Adm. Mike Gilday delivers the oath of office to Adm. Lisa Franchetti during the change of office ceremony for the Vice Chief of Naval Operations held at the Pentagon, Sept. 2. Franchetti was sworn in as the 42nd Vice Chief of Naval Operations, assuming duties from Adm. William Lescher. "Adm. Franchetti is a true leader with unrelenting commitment to the Fleet," said Gilday. "She demonstrates operational excellence, strong character, diverse perspectives and resilience in all she does - and I look forward to working together to ensure our Navy remains the world's premier maritime force."

DON announces Office of Force Resiliency

The Department of the Navy recently renamed the Sexual Assault Prevention and Response Office to the Office of Force Resiliency. This change better reflects the expanded role in implementation and oversight of Department-wide prevention and response efforts.

"Force readiness and resilience begin and end with our people," said Secretary of the Navy Carlos Del Toro. "This rebranding reflects an important modernization in our thinking about the cultural challenges facing our military and is crucial to sustaining an inclusive culture of dignity and respect, intolerant of violence in all its forms. This is an important opportunity to move our service members, their families and DON civilians to the center of our efforts and address these challenges with renewed rigor and emphasis."

The portfolio grew significantly in the last several years to encompass various components of force preservation and readiness. The office will continue to confront sexual assault and harassment prevention and response, advocate for survivor-centered policies, and promote resilience and suicide prevention through integrated programs, policies, leadership development and oversight activities.

"The DON is making a historic shift from primarily focusing on survivor support to prioritizing prevention of destructive behaviors," said Andrea N. Goldstein, acting director, DON OFR. "That mission is not going

away. In addition, we're committed to tackling our most pressing cultural challenges, rebuilding institutional trust and setting the conditions for equity, inclusion and Department-wide accountability."

The offices' immediate priorities include:

- ▶ Confronting sexual assault and harassment by facilitating the Department's execution of the Deputy Secretary of Defense's Implementation Roadmap and sexual assault prevention, response, and accountability reforms in the FY22 National Defense Authorization Act.
- ▶ Improving resilience and readiness of the total force by identifying suicide prevention best practices and initiatives to support department efforts.
- ▶ Establish and integrate primary prevention policies and responsibilities to mitigate self-directed harm and prohibited abusive or harmful acts using a career-cycle perspective to promote enduring force readiness.
- ► Establishing a public health approach to assessment, selection, and training efforts that promote protective environments, healthy climates, and skill development for healthy relationships.
- ► Establishing an evidence-informed and evidence-based evaluation framework to assess the efficacy of prevention program interventions.
- ▶ Developing leaders and prevention programs that emphasize that our core values should anchor all actions to support a culture of dignity and respect.

Celebrate Vietnam War Veterans, March 29

Join us on 29 March, National Vietnam War Veterans Day, as Americans unite to thank and honor Vietnam veterans and their families for their service and sacrifice.

The Vietnam War Veterans Recognition Act of 2017 was signed into law by President Donald Trump, designating every 29 March to celebrate America's Vietnam War Veterans.

This special day joins six other military-centric annual observances codified in Title 4 of the United States Code §6, among them Memorial Day, Independence Day and Veterans Day.

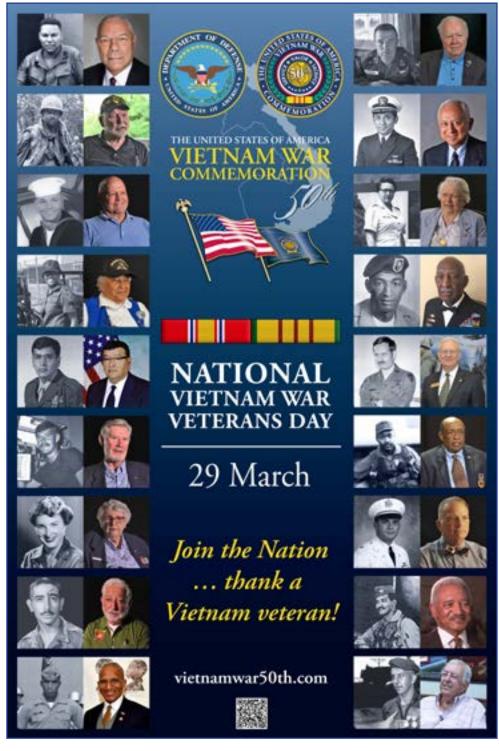
March 29 is a fitting choice for a day honoring Vietnam veterans. It was chosen to be observed in perpetuity as March 29, 1973 was the day United States Military Assistance Command, Vietnam was disestablished and also the day the last U.S. combat troops departed Vietnam.

In addition, on and around this same day Hanoi released the last of its acknowledged prisoners of war.

The United States of America Vietnam War Commemoration honors all veterans who served on active duty in the U.S. Armed Forces at any time from Nov. 1, 1955 to May 15, 1975, regardless of location, and their families. November 1, 1955 was selected to coincide with the official designation of Military Assistance Advisory Group-Vietnam (MAAG-V); May 15, 1975 marks the end of the battle precipitated by the seizure of the SS Mayaguez.

The Department of Veterans Affairs estimates that today there are more than 6 million U.S. Vietnam veterans living in America and abroad, along with 9 million families of those who served during this timeframe.

We make no distinction between



On 29 March, National Vietnam War Veterans Day, unite to thank and honor Vietnam veterans and their families for their service and sacrifice.

veterans who served in-country, in-theater, or who were stationed elsewhere during the Vietnam War period. All were called to serve and none could self-dete rmine where they would serve.

American involvement in Vietnam started slowly with an initial deployment of advisors in the early 1950s, grew incrementally through the early 1960s and expanded with

See VIETNAM next page



USS Kitty Hawk (CVA-63) underway in the Gulf of Tonkin during the 1970s, at the time of her eighth Western Pacific deployment.



A Navy sailor mans a .30 caliber machine gun on a utility boat cruising in the Rung Sat Special Zone, Republic of Vietnam, during Operation Jackstay, April 1966.

VIETNAM from Page 1

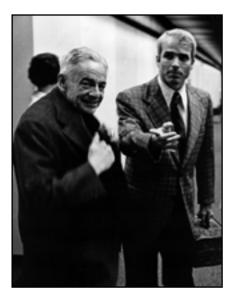
the deployment of full combat units in July 1965. The last U.S. personnel were evacuated in April 1975.

This national commemoration was authorized by Congress, established under the Secretary of Defense, and launched by the President to thank and honor our Nation's Vietnam veterans and their families for their service and sacrifice.

In 2007, the 110th Congress incorporated language in House of Representatives (H.R.) 4986 authorizing the secretary of defense to conduct a program commemorating the 50th anniversary of the Vietnam War. H.R. 4986 was signed into law as the National Defense Authorization Act (NDAA) for Fiscal Year 2008 by President George W. Bush on Jan. 28, 2008.

President Barack Obama officially inaugurated this Commemoration at the Vietnam Veterans Memorial in Washington D.C. on Memorial Day, May 28, 2012.

Former Prisoner of War Lieutenant Commander John S. McCain III sees his father for the first time since August 1967, shortly before being shot down and captured by the North Vietnamese. In their meeting at Jacksonville International Airport, Admiral John S. McCain, Jr. told his son "You sure do look wonderful!"



Section 598 (Public Law 110-181) of the 2008 NDAA specifically addresses Commemoration activities.

Congress outlined a total of five objectives for The United States of America Vietnam War Commemoration, with the primary objective being to thank and honor Vietnam veterans and their families for their service and sacrifice on behalf of the Nation, with distinct recognition of former prisoners of war and families of those still listed as missing in action.

The four remaining objectives highlight the service of our Armed Forces and support organizations during the war; pay tribute to wartime contributions at home by American citizens; highlight technology, science and medical advances made during the war; and recognize contributions by our Allies.

By Presidential Proclamation, the United States of America Vietnam War Commemoration will continue through Veterans Day, Nov. 11, 2025.



A member of US Navy SEAL team uses caution as he watches for any movement in the thick wooded area along a stream. October, 1968

AROUND THE FLEET



SAN DIEGO — A naval aircewman (helicopter) assigned to the Chief of Naval **Operations** (CNO) Search and Rescue Model Manager (SARMM) component of Helicopter Sea Combat Squadron (HSC) 3 jumps from a MH-60S helo during a dynamic proof of concept exercise in Glorietta Bay in Coronado, Calif., Aug. 25, 2022.

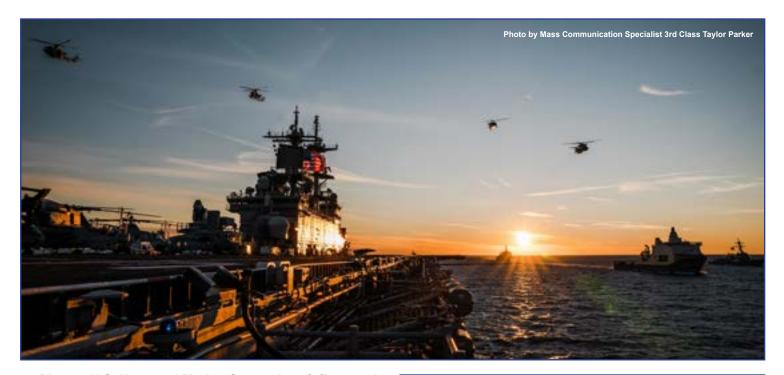


- ▲ Left, Sailors throw a heaving line from the fo'c'sle aboard the Arleigh Burke-class guided-missile destroyer USS Mason (DDG 87) as the ship arrives at Naval Station Mayport, Fla. during a homeport change from Naval Station Norfolk, Va.
- ► Right, Aviation Boatswain's Mate (Equipment) 2nd Class Charitee Swift-Day, from Birmingham, Ala., assigned to the Nimitz-class aircraft carrier USS Abraham Lincoln (CVN 72), sings the National Anthem before the start of a recent San Diego Padres vs. Washington Nationals game.
- ▼ Below, Naval Station (NAVSTA) Rota Fire and Emergency Services fight a fire from a simulated plane crash during a flight line emergency drill on NAVSTA Rota, Spain, Aug. 23, 2022.





AROUND THE FLEET



- ▲ Above, U.S. Navy and Marine Corps aircraft fly over the Wasp-class amphibious assault ship USS Kearsarge (LHD 3) during a maneuvering exercise with partner and allied ships in the Baltic Sea, Sept. 4, 2022.
- ▶ Right, Ensign Braeden Wirthwein and Cryptologic Technician Collection 1st Class Tommy Larrieu man the rails aboard the Arleigh Burke-class guided-missile destroyer USS Lassen (DDG 82) during the Parade of Ships marking Brazil's bicentennial during UNITAS LXIII, Sept. 7, 2022.
- ▼ Below left, Sailors assigned to Maritime Expeditionary Security Squadron (MSRON) 11 conduct Seaward Continuum of Force dynamic drills as part of the Maritime Expeditionary Security Force (MESF) Boat University (BU) Advance Course, Aug. 23, 2022.
- **▼ ▶ Below right**, An E-2D Hawkeye, attached to the "Seahawks" of Airborne Command and Control Squadron (VAW) 126, flies over the Nimitz-class aircraft carrier USS Harry S. Truman (CVN 75), Aug. 24, 2022.







VA suicide prevention staff face burnout as workload rises, watchdog warns

By Leo Shane III Military.com

As demand for mental health services and suicide prevention programs increases within Veterans Affairs offices, staffers there may be at risk of exhaustion and burnout if changes aren't made to better track and manage those employees, an outside watchdog warned Monday.

In a new report, the Government Accountability Office said department leaders have not done a thorough enough review of VA suicide prevention teams' staffing, workloads and challenges. Without that, they cautioned, leaders do not have enough visibility over operations to ensure new prevention programs are being implemented properly.

"One team said they have experienced burnout and turnover in the team due to the 'constant deluge' of new initiatives, combined with their large caseload of high-risk veterans," the report stated.

Members of another team told us their team has a caseload of about 150-200 veterans identified as being high risk for suicide ... However, the Veterans Health Administration has not conducted a comprehensive evaluation of suicide prevention teams, including an assessment of any challenges teams face in implementing VHA policies and the effects of program growth on workload."

VA officials have made suicide prevention among veterans one of their top priorities in recent years.

About 17 veterans a day die by suicide, according to the latest data released by the department. That number has remained largely unchanged in recent years despite increased attention and funding from lawmakers on the issue.

In response to the report, VA leaders said they are already putting in place plans to better monitor the suicide prevention teams.

"VA is taking steps to ensure staffing data resources are regularly updated at each medical center and monitored monthly at the Veterans Integrated Service Network and program office level," siad VA Secretary Denis McDonough.

Current rules mandate that every VA medical center and larger community-based outpatient clinics have at least one full-time suicide prevention coordinator on staff to ensure mental health needs are being met locally.

But the department does not have set requirements for the number of case workers assigned to those offices, leaving those decisions to local officials. Staffers interviewed by the GAO reported seeing their workloads increase dramatically in recent years, as prevention efforts and mental health referrals have risen.

"Without an accurate understanding of facilities' needs for suicide prevention staff, VA cannot ensure that all of its facilities are prepared to care for veterans at risk for suicide," the report states.

VA leaders said improvements will be put in place over the next two years. The department is currently working to implement portions of the Commander John Scott Hannon Veterans Mental Health Care Improvement Act — sweeping suicide prevention legislation approved by Congress last fall — which is expected to include several of the new ideas for improvements.

The full report: GAO web site



YOKOSUKA, Japan — A display of 22 boots sits at Berkey Field onboard Commander, Fleet Activities Yokosuka for the 2022 Suicide Prevention Walk hosted by Morale, Welfare and Recreation. The boots represent the 22 veterans who commit suicide every day.



Ensign Eliza Stone, a first-year medical student at the Uniformed Services University, competed in the World Championship as a member of Team USA. She would go on to be ranked fourth in women's fencing.

Olympic fencer begins military medical career

Navy Ensign Eliza Stone, an Olympic fencer, joined the Uniformed Services University of the Health Sciences (USU) School of Medicine this year.

She brings tenaciousness and drive and knows a thing or two about working alongside teammates who continually lift up one another, and foresees these skills being essential as she works her way through medical school and embarks on a career as a military physician.

"The whole point of fencing is to win the bout regardless of the opponent or outside circumstances," she said.

She explained that fencing is not as simple as picking up a saber and taking a swing at one another, as some might think. It's also similar to medical school in that it requires a lot of training and application of learned skills.

There are also complicated strategies, the study of your opponent's psyche, and knowing what choices to make.

The bouts become a flurry of moves and counters with mental "traps;" happening in quick succession.

Stone competed on the international fencing circuit, ultimately ranking fourth in the sport. She medaled in the 2018 World Championship, won the 2019 Pan American Games, and made it to the 2020 Olympics in Japan.

"Going to Tokyo was one of the biggest honors of my

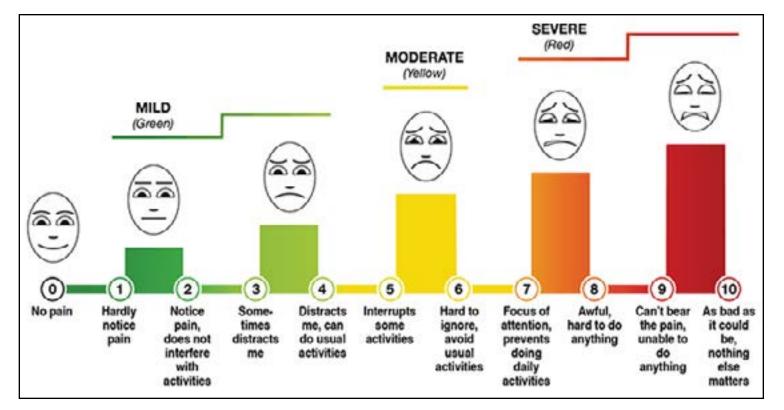
life because it was the culmination of years and years of hard work," Stone said.

While she was on the international circuit, a seed grew that had been planted in her childhood. Stone's grandfathers were doctors in the Army and Navy during World War II, one of whom was at the Pearl Harbor attack.

Her view of her grandfathers resonated with her over the years, and solidified her decision to go to medical school after earning her undergraduate degree.

"In college, I studied political philosophy and the ideas behind how to construct a perfect society, using whatever ideals and experiences you think might be most effective in producing a happy and productive society. It was very esoteric stuff," she explained. "But studying that made me think about how I ought to be fitting into the bigger picture. The idea of utility stuck in my mind. When I tried to find out how to be useful, I kept coming back to medicine."

"The idea of serving my country and taking part in humanitarian missions and supporting communities around the world as a physician especially fit into my idea of being as useful as possible [which] once again, is why I chose military medicine."



'How would you rate your pain?'

From Health.mil

If you receive care in a military medical treatment facility, you might notice your team is using a new method for assessing pain.

The Military Health System is rolling out a new pain management strategy, the Defense and Veterans Pain Rating Scale, or DVPRS.

Most people are familiar with the traditional way of assessing pain during a medical appointment. Patients were usually asked to "rate your pain on a scale of 0-10." While for many years this seemed to make sense, there was growing evidence that both patients and providers were not satisfied with this approach.

The 0-10 scale often resulted in a superficial discussion of pain with a single focus on getting the pain to zero. Military health experts say the traditional scale was often associated with an overreliance on medication and a negative impact on a patient's quality of life.

"It was clear from our discussions with patients and clinicians that the standard 0-10 pain assessment needed to be improved, said Dr. Chester Buckenmaier, director of the Defense and Veterans Center for Integrative Pain Management, which is the DOD's center of excellence for pain management located at the Uniformed Services University of the Health Sciences.

"We needed a way to expand our pain assessments beyond just looking at pain intensity," Buckenmaier said.

In response to this challenge, a DOD pain management task force developed the DVPRS, which combines several previously validated pain assessment tools with some important additions.

To start, the DVPRS incorporates functional descriptions for each of the 0-10 levels of pain so that successful pain management is associated with improved function rather than what Buckenmaier called

"chasing zero intensity."

The DVPRS also includes an assessment of the patient-reported impact of pain on four specific quality of life indicators: activity, sleep, mood, and stress. This provides clinicians with a deeper understanding of the patient's pain condition and a better way to measure the progress and effectiveness of pain management treatments.

The DVPRS was developed when the military health system was increasingly attentive to pain management issues, as many Iraq and Afghanistan veterans were facing chronic pain conditions, and health experts have sought to avoid heavy medication or reliance on narcotics.

The DVPRS has been gaining attention in numerous civilian health care organizations. For example, the West Virginia University Health System recently designated the DVPRS as its pain assessment tool. DVPRS information video here.

Majority of U.S. adults: Having dental insurance provides peace of mind

From Delta Dental

Dental insurance continues to support optimal health as highlighted in the recently released 2022 State of America's Oral Health and Wellness Report, a nationwide analysis of consumer opinions and behaviors relating to oral health.

Findings from the Delta Dentalcommissioned research of U.S. adults and parents of children ages 12 and younger also inform how adults who have dental insurance recognize the emotional and financial benefits that come with it.

A few highlights from this year's report include:

Almost 9 in 10 (89 percent) adults agree that having dental coverage: Gives them peace of mind.

Provides relief from worrying about what they would do in a dental emergency.

Among those insured, nearly all adults recognize that their dental

insurance saves them money (94 percent) and is well worth the cost (91 percent).

Inner calm during the uncertainty of the pandemic

The survey finds that most adults (81 percent) and parents (88 percent) agree having dental insurance during the pandemic provided them peace of mind.

In fact, adults (68 percent) and parents (72 percent) appreciated having dental insurance more than ever during the pandemic.

The research also indicates that, due in part to the pandemic, nearly 7 in 10 (69 percent) parents with a child not currently covered by dental insurance will secure coverage in 2022.

"Our survey illuminates the vast emotional and financial benefits most adults and parents across the United States associate with having dental insurance," said James W. Hutchison, President & CEO, Delta Dental Plans Association. "Delta Dental continues to partner with oral health professionals and the public in our development of enhanced dental plans focused on person-centered care. The innovative plans are based on a person's health needs and provide the extra care to enrich overall health and quality of life."

To read the full report and learn more about the report, click <u>here</u>.

About the research

The report is based upon Delta Dental-commissioned research conducted between Jan. 19 and Jan. 28, 2022, by Material Holdings, LLC, a global insights and strategy consultancy. The research used an email invitation and online surveys to two audiences recruited through an optin panel of 1,172 parents of children ages 12 and younger and 1,027 nationally representative Americans ages 18+.

The report has a margin of error of +/- 3 percent.



GROTON, Conn. The Los Angelesclass fast attack submarine USS San Juan (SSN 751) transits the Thames River as the boat returns from routine operations to Naval Submarine Base New London in Groton, Conn., Sept. 2, 2022. San Juan and crew operate under Submarine Squadron (SUBRON) 12.

Photo by Chief
Mass Communication
Specialist Joshua Karsten

FTC Report shows rise in sophisticated dark patterns designed to trick and trap consumers

Tactics include disguised ads, difficult-to-cancel subscriptions, buried terms, and tricks to obtain data

From Federal Trade Commision

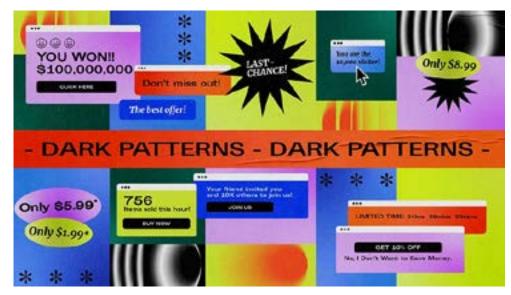
The Federal Trade Commission released a report today showing how companies are increasingly using sophisticated design practices known as "dark patterns" that can trick or manipulate consumers into buying products or services or giving up their privacy.

The dark pattern tactics detailed in the report include disguising ads to look like independent content, making it difficult for consumers to cancel subscriptions or charges, burying key terms or junk fees, and tricking consumers into sharing their data.

The report highlighted the FTC's efforts to combat the use of dark patterns in the marketplace and reiterated the agency's commitment to taking action against tactics designed to trick and trap consumers.

"Our report shows how more and more companies are using digital dark patterns to trick people into buying products and giving away their personal information," said Samuel Levine, Director of the FTC's Bureau of Consumer Protection. "This report—and our cases—send a clear message that these traps will not be tolerated."

For years, unscrupulous directmail and brick-and-mortar retailers have used design tricks and psychological tactics such as pre-checked boxes, hard-to-find-and read disclosures, and confusing cancellation policies, to get consumers to give up their money or data. As more commerce has moved online, dark patterns have grown in scale and sophistication, allowing companies



to develop complex analytical techniques, collect more personal data, and experiment with dark patterns to exploit the most effective ones.

The staff report, which stems from a workshop the FTC held in April 2021, examined how dark patterns can obscure, subvert, or impair consumer choice and decision-making and may violate the law.

The report, Bringing Dark Patterns to Light, found dark patterns used in a variety of industries and contexts, including e-commerce, cookie consent banners, children's apps, and subscription sales. The report focuses on four common dark pattern tactics:

Misleading Consumers and Disguising Ads

These tactics include advertisements designed to look like independent, editorial content; comparison shopping sites that claim to be neutral but really rank companies based on compensation; and countdown timers designed to make consumers believe they only have a limited time to purchase a product or service when the offer is not actually time-limited. For example, the FTC took action against the operators of a work-from-home scheme for allegedly sending unsolicited emails to consumers that included "from" lines that falsely claimed they were coming from news organizations like CNN or Fox News. The body of these emails included links that sent consumers to additional fake online news stories, and then eventually routed consumers to sales websites that pitched the company's workfrom-home schemes.

Making it difficult to cancel subscriptions or charges

Another common dark pattern involves tricking someone into paying for goods or services without consent. For example, deceptive subscription sellers may saddle consumers with recurring payments for products and services they never intended to purchase or that they do not wish to continue purchasing.

— See PATTERNS Page 21

PATTERNS from Page 1

For example, in its case against ABCmouse, the FTC alleged the online learning site made it extremely difficult to cancel free trials and subscription plans despite promising "Easy Cancellation." Consumers who wanted to cancel their subscriptions were often forced to navigate a difficult-to-find, lengthy, and confusing cancellation path on the company's website and click through several pages of promotions and links that, when clicked, directed consumers away from the cancellation path.

Burying key terms and junk fees

Some dark patterns operate by hiding or obscuring material information from consumers, such as burying key limitations of the product or service in dense terms of service documents that consumers don't see before purchase. This tactic also includes burying junk fees. Companies advertise only part of a product's total price to lure consumers in, and do not mention other mandatory charges until late in the buying process.

In its case against LendingClub, the FTC alleged that the online lender used prominent visuals to falsely promise loan applicants that they would receive a specific loan amount and pay "no hidden fees" but hid mention of fees behind tooltip buttons and in between more prominent text.

Tricking consumers into sharing data

These dark patterns are often presented as giving consumers choices about privacy settings or sharing data but are designed to intentionally steer consumers toward the option that gives away the most personal information. The FTC alleged that smart-TV maker Vizio enabled default settings allowing the company to collect and share consumers' viewing activity with third parties, only providing a brief notice to some consumers that could easily be missed.

As detailed in the report, the FTC has worked to keep pace with the evolving types of dark patterns used in the marketplace. The Commission has sued companies for requiring users to navigate a maze of screens in order to cancel recurring subscriptions, sneaking unwanted products into consumers' online shopping carts without their knowledge, and experimenting with deceptive marketing designs.

Get FTC News and Alerts here

FTC proposes new rule to combat impersonation scams

From Federal Trade Commision

The Federal Trade Commission has proposed a rule to fight government and business impersonation scams—a perennial scourge that has cost consumers hundreds of millions of dollars over the past five years.

The proposed rule would codify the principle that impersonation scams violate the FTC Act, as do those who provide impersonators with the means to harm consumers.

The proposed rule would expand the FTC's toolkit in allowing the Commision to recover money from, or seek civil penalties against, scammers who harm consumers in violation of the rule.

Fraud reports to the FTC about government and business impersonation scams rose sharply at the beginning of the COVID-19 pandemic. The FTC received more than 2.5 million reports of these scams from consumers nationwide from the beginning of 2017 through the middle of 2022, a reported loss of more than \$2 billion.

These impersonators can take many forms, posing as, for example, a lottery official, a government official or employee, or a representative from a well-known business or charity. Impersonators may also use implicit representations, such as misleading domain names and URLs and "spoofed" contact information, to create an overall net impression of legitimacy. These scammers are fishing for information they can use to commit identity theft or seek monetary payment, often requesting funds via wire transfer, gift cards, or increasingly cryptocurrency.

The Commission is seeking comment on proposed measures that would fight these scams by declaring various tactics used by scammers unlawful, such as posing as a government or business by name or by implication. For example, the proposed rule would ban scammers from:

Using government seals or business logos when communicating with consumers by mail or online.

Spoofing government and business emails and web addresses, including lookalike email addresses or websites that rely osen misspellings of a company's name.

Falsely implying government or business affiliation by using terms that are known to be affiliated with a government agency or business (e.g., stating "I'm calling from the Clerk's Office" to falsely imply affiliation with a court of law).

The rule would also apply to those who provide "means or instrumentalities" for those committing a government or business impersonation scam, such as a supplier who manufactures a fake government credential used by scammers.

To report fraud or scams, go here.

DFAS has helpful tips for Gray Area Retirees

By definition, Gray Area Retirees are members who served in the Guard or Reserves and qualified for retired pay and have retired from their service (stopped drilling), but are not yet at the age where they can start receiving retired pay.

The time between their retirement from the service and the date when they are eligible to begin receiving retired pay is the "gray area," which applies even if the member is in the Retired Reserve. A Guard or Reserve member is generally not eligible to start receiving retired pay until they reach age 60. However, some periods of active duty or active service can reduce the age requirement below 60 years of age.

The earliest age a Gray Area Retiree can start receiving reduced age retired pay is age 50.

For Army National Guard, Air National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve and Air Force Reserve Gray Area Retirees, there is a new avenue to stay connected and informed between the time they stop drilling and the time they start receiving retired pay.

If you are a Gray Area Retiree who uses your new myPay account to keep your contact information updated, you will benefit from receiving important information from DFAS and your Branch of Service, such as news about changes in laws or policies that impact your retirement benefits, reminders about applying for retired pay, and your Service's retiree newsletter.

Plus, coming soon: with a current email address in your new myPay account, when DFAS receives your

completed application for retired pay from your Branch of Service, DFAS will send email status notifications to you. Note: Gray Area Retirees should always work with their Branch of Service to complete their retired pay application. DFAS has a helpful downloadable <u>Gray Area Future Retiree myPay Login Tips</u> PDF with instructions.

It's important to note that the Gray Area Future Retiree myPay account is NOT the same as a Military Pay, Civilian Pay or Retired Pay myPay account. It is a separate account, although it is accessed with the same login and password as a Military Pay or other type of myPay account.

Depending on status, a Gray Area Retiree could see more than one type of pay account once they are logged in to myPay. Just like when you log in to online banking, you may see the option to view more than type of account: checking, savings, credit card, or mortgage. If you are new to the gray area, once you log in to myPay you could see the option to view your Military Pay account and your Gray Area Future Retiree account.

If you are a civilian employee and a Gray Area Retiree, you could see the option to view your Civilian Pay account and your-Gray Area Future Retiree account. And in some cases, you might see both your Gray Area Future Retiree account and your Retired Pay account for a short time. If you have just applied for your military retired pay or are about to apply, we have some Retired Pay Helpful Tips with links to the pay calendar, information about taxes and SBP, the VA Waiver, CRDP, CRSC, and more.

Sailors participate in a line handling evolution aboard USS Constitution, the world's oldest commissioned warship afloat. During normal operations, the Sailors stationed aboard Constitution provide tours and offer public visitation to more than 600,000 people a year as they support the ship's mission of promoting Navy history and heritage and raising awareness of the importance of a sustained naval presence.

Photo by Seaman Airman Austin Jean



REUNIONS

To ensure your reunion has the more exposure, send us your information as soon as details are finalized

SHIP/STATION	Date	Phone	Email/Web
USS CONNOLE (DE/FF 1056)	Oct. 5 - 9	(484) 378-2725	dave@neimeyer.org
USS SARATOGA (CV 60) USS FORRESTAL (CV 59) USS INTREPID (CV 11) VF 62/VA 106	Oct. 9 - 12 "	(906) 201-1528	gunnerh@up.net
USS WALLER (DD/DDE 466)	Oct. 9 – 13	(606 365-2902	schulerlemons98@gmail.com
USS STICKELL (DD-888)	Oct. 10 - 13	(301) 980-0561	johnfwelch44@gmail.com
USS SPIEGEL GROVE (LSD 32)	Oct. 12 -16	Not given	lesd32usn@gmail.com https://kevinflatley.com
Patron 4 (VP 4)	Oct. 12 – 16 https:/	(503) 688-9804 /www.vp4associa	Larry.Hames@VP4Association.com tion.com/2022-all-hands-reunion/
Association of Minemen	Oct. 16 - 19	(626) 824-0727	assocminemen@yahoo.com http://www.minemen.org/wp
U.S. Navy Mine Division 113 Vietnam	Oct. 17 – 20	(501) 620-0593	don9329@hotmail.com
East Coast All Seabee	Oct. 23 – 27	(972) 837-3919	info@nsva_island_x1tn@yahoo.com
USS CONCORD (AFS 5)	Oct. 25 - 30	(719) 380-1412	www.ussconcord.org/id183.html
Patrol Squadron 2 (VP 2)	Oct. 31 – Nov. 3	(703) 569-2715	flyboynmate1960@verizon.net
USS REMORA (SS-487)	Nov. 2 – 6	(860) 501-6161	ussremora@yahoo.com
USS THREADFIN (SS 410)	Nov. 3 - 6	(904) 646-3814	snrkolb@comcast.net
USS OGDEN (LPD 5)	Nov. 10 – 14	(570) 640-1094	ussogdenlpd5@gmail.com
USS RICH (DD/DDE 820)	April 25 – 29	(941) 966-1252	shipsoffice@ussrich.org www.ussrich.org
Camp Lejeune Retired Navy Downeast'r (Navy Retirees Welcome	April 28 – 29)	(910) 330-7713 (910) 459-3493	Cozz20@aol.com Kevinkesterson@yahoo.com
USS VOGELGESANG (DD 862)	May 11-14	(703) 474-3185	Ldobb@aol.com
USS SAM RAYBURN (SSBN 635)	May 22 - 27	(228) 623-0451	n5phms@gmail.com www.ssbn635.org

Retired Activities Office Locator

★ - Office needs volunteers

Navy and Joint RAOs

Arizona

► Retired Activities Office Navy Reserve Center 14160 W. Marauder St. Luke AFB, Glendale, AZ 85309 9 a.m. - 1 p.m. (Mon.-Fri.)

1 (602) 353-3033

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) **2** (760) 939-0978

► Retired Activities Office (★) Fleet and Family Support Center 966 Franklin Ave., Bldg. 930 Naval Air Station Lemoore, CA 93246 8 a.m. - 2 p.m. (Thu) **(559)** 998-4032

► Retired Activities Office Fleet and Family Support Center 1000 23rd Ave, Bldg. 1169, Code N93V Port Hueneme, CA 93043 8 a.m. - 4 p.m. (Mon-Fri)

2 (805) 982-1023

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

► Retired Activities Office Housing Office, Bldg. 587 Moffet Field, CA 94035-0162 9:30 a.m. -12:30 p.m. (Tues/Wed/Fri)

2 (650) 603-8047

bfrench2905@gmail.com

► Retired Activities Office Fleet and Family Support Center Naval Station San Diego 3005 Corbina Alley, Suite 1 San Diego, CA 92136 8:30 - 11:30 a.m. (Mon/Tue/Thurs/Fri) **2** (619) 556-7412

► Retired Activities Office Naval Weapons Station Seal Beach Bldg. 22, Room 2 Seal Beach, CA 90740-5000 9 a.m. - 3 p.m. (Mon-Thu) 9 a.m. - noon (Fri)

2 (562) 626-7152

⊠ RAO-NWSSB@navy.mil tomckerr@aol.com

Connecticut (& Rhode Island)

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

2 (860) 694-3284

□ paul.f.dillon@navy.mil

Florida

► Retired Activities Office Naval Air Station, Jacksonville Fleet and Family Support Center 27 Ranger Street P.O. Box 136 Jacksonville, FL 32212-0136 10 a.m. - 2 p.m. (Tue-Thu) **(904)** 542-5790. Fax: 542-5716 ⊠ thomas j.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)

2 (850) 452-5622

Hawaii

► Retired Activities Office Military and Family Support Center 4827 Bougainville Drive Honolulu, HI 96818-3174 8 a.m. - 3 p.m. (Mon-Fri)

(808) 474-0032

► Retired Activities Office (Closed)

Maine

(& Portsmouth Shipyard) ► Retired Activities Office (★) 62 Pegasus St. Brunswick, ME 04011 7:30 a.m. - noon (Mon-Fri) **2** (207) 406-4103

□ navyraomevt@gmail.com

Maryland (★)

► Retired Activities Office Fleet and Family Support Center NSA Annapolis 168 Bennion Rd. Annapolis, MD 21402 9 - 11 a.m. (Wed.)

2 (410) 293-2641

Massachusetts ► Retired Activities Office (Closed)

Michigan (Joint RAO)

► Retiree Affairs Office 43156 Wagner Bldg 164 (Dining Facility) Selfridge ANG Base, MI 40045 9 a.m. - 3 p.m.(Tues. - Fri.)

2 (586) 239-5580

Minnesota (★)

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

2 (612) 713-4664

Missouri

► Retired Activities Office (Closed)

New Hampshire (★)

► Retired Activities Office Portsmouth Naval Shipyard Code 866. Bldg. 22 Portsmouth, NH 03804-5000 10 a.m. - 2 p.m. (Mon-Fri) **☎** (207) 438-1868

□ pnsyrao@gmail.com

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

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

Tennessee (★)

► Retired Activities Office Fleet and Family Support Center Bldg. 456, 1st Floor NSA Memphis, Code N 763 Millington, TN 38054-5000 10 a.m. - 2 p.m. (Tue & Thu)

2 (901) 874-5195

brenda.sherman@navy.mil

Virginia

► Retired Activities Regional Office Fleet and Family Support Center 7928 14th St., Suite 102 Norfolk, VA 23505-1219

10 a.m. - 2 p.m. (Mon-Thu, appt only) 2 (757) 445-4380 Fax: 445-5326

► 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)

2 (757) 462-8663

Washington

► Retired Activities Office (★) Fleet and Family Support Center Naval Air Station Whidbey Island Oak Harbor, WA 98278 9 a.m. - 3 p.m. (Mon-Fri)

2 (360) 257-6432

⊠ raowhidbeyisland@gmail.com

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

► Retired Activities Office (★) Fleet and Family Support Center Naval Station Everett 13910 45th Ave. NE, Rm. 818 Marysville, WA 98271

10 a.m. - 1 p.m. (Mon-Fri)

2 (425) 304-3775/3721

Wisconsin

► Retired Activities Office (★) Navy & Marine Corps Reserve Center 2401 South Lincoln Memorial Dr. Milwaukee, WI 532017-1999 9 a.m. - 3 p.m. (Mon)

2 (414) 744-9766

□ riorich64@yahoo.com

Overseas

Rota, Spain (*)

► Retired Activities Office NS Rota Community Support Bldg. 3293 PSC 819, Box 57 FPO AE 09645-5500 1 - 4 p.m. (Mon/Wed/Fri)

2 011-34-956-82-3232

□ patricia.rios@eu.navy.mil

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

2 (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)

2 081-811-6372

Subic Bay (Philippine Region)

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

Ready Reference Contact Information

Air Force Retiree Services: (800) 531-7502; www.retirees.af.mil

Arlington National Cemetery: (703) 607-8000;

www.arlingtoncemetery.org

Armed Forces Retirement Home: (800) 422-9988; www.afrh.gov

Army & Air Force Exchange Service: (214) 312-2011;

www.aafes.com

Army Retired Services: (703) 571-7232; https://soldierforlife.army.mil/retirement

Burial at Sea Information: (866) 787-0081;

Combat Related Special Compensation:

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

Naval Historical Center: (202) 433-2210; www.history.navy.mil Social Security Administration: (800) 772-1213; www.ssa.gov

Pay/SBP Questions: www.dfas.mil

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

Retiree:

Defense Finance and Accounting Service U.S. Military Retirement Pay 8899 E 56th Street Indianapolis, IN 46249-1200 (800) 321-1080 / Fax: (800) 469-6559.

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay 8899 E 56th Street Indianapolis IN 46249-1300 (800) 321-1080 / (800) 469-6559 TRICARE: www.mytricare.com/mtc

TRICARE East: www.humanamilitary.com/beneficiary

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

TRICARE West: www.tricare-west.com

AK, AZ, CA, CO, HI, ID, IA (except 82 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-overseas.com

TRICARE For Life: (866) 773-0404; www.tricare.mil/tfl TRICARE mail order pharmacy: (877) 363-1303;

www.tricare.mil/pharmacy www.express-scripts.com

VA: www.va.gov

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

Insurance:

VA Regional Office and Insurance Center PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO Box 7787 (payments) Philadelphia PA 19101

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

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

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

Records:

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

Retired prior to 1995:

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

Retired after 1995:

Navy Personnel Command

PERS-312E

5720 Integrity Drive Millington, TN 38055-3120 Fax requests to: (901) 874-2664

Gray-area reservists: (866) 827-5672

Navy Recreation: www.mwr.navy.mil

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

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

Sister service retiree publications:

Air Force Afterburner: www.retiree.af.mil

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

Coast Guard Evening Colors: www.uscq.mil/hq/cq1/psc/ras

Marine Corps' Semper Fidelis: Semper Fidelis

