



# California Council of Chapters of MOAA (CALMOAA)

March 2022 issue

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Notes from the President's Desk

## March is Women's History Month

It is a time to celebrate the strong, brave women who have broken down barriers, shattered glass ceilings, and made often unheralded contributions in American history. They are the trailblazers in our communities, both past and present.

And we will highlight many of them throughout this month on WYFF 4, including community leaders, like Mary Duckett and Lila Mae Brock, lifelong advocates for Greenville's Southern side community, military heroes like Easley-native Capt. Kimberly Hampton, the first female pilot in U.S. history to be killed by hostile fire, and savvy businesswomen, like Eugenia Duke, who sold sandwiches slathered in her delicious homemade condiment to soldiers training at Camp Sevier during WWI.

That family recipe is what you know today as Duke's mayonnaise.

These women, and so many more through the centuries, forged paths so that young women would be free to write their own stories.

But it's not just the names we know from history books.

Grandmothers, sisters, aunts and mothers have left indelible marks in our lives and in society, showing us grit and grace through life's challenges, and determination to build a better world, not only for themselves, but for future generations.

This Women's History Month, take a moment to recognize the amazing women in your life.

We believe their achievements give each one of us the power to succeed. (source <https://www.wyff4.com/article/editorial-women-s-history-month-2022/39408629>)

I would like to thank everyone and Summer Bales (San Diego Chamber of Commerce) for their efforts in getting [AB 1623](#) heard before Revenue and Taxation Committee for testimony Only Hearing on Monday, March 21, 2022 chaired by Assembly member Jacqui Irwin. If you did not have time, please look at the Bill Analysis that the committee did (see [https://leginfo.ca.gov/faces/billAnalysisClient.xhtml?bill\\_id=202120220AB1623](https://leginfo.ca.gov/faces/billAnalysisClient.xhtml?bill_id=202120220AB1623)). While this analysis maybe outdated it does include a Fiscal Effect from The Franchise Tax Board (FTB) which estimated the General Fund revenue losses of \$30 million for fiscal year (FY) 22 – 23, \$60 million for FY 23-24, and \$60 million for FY 24-25. We realize that if our bill is passed it is a small step in the right direction. In the past we have tried to exclude Military retirement from taxation. That didn't work for many reasons. It is because of this that we decided to start at age 60. This will be an uphill battle or think of this as a war of attrition and we cannot give up now. We realize that very few members in our State Assembly and Senate served. Therefore, they may not understand that when we serve our nation, they do not understand the sacrifices we make for our state and our nation. They do not always understand the risk and challenges. It wasn't until 9-11 that our nation woke up and started to acknowledge us. There are still those who still look at us jaundice eyes. All we can do is continue to educate society on what we do and did. We need to continue to educate them of our surviving spouses. We all understand that when we deploy our spouses are left at home.

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I need everyone to reach out to your elected official but also reach out to your friends, veterans, local government, chamber of commerce, Assembly Speaker Anthony Rendon, Assembly Member [Jacqui Irwin](#), CA District 44 (Chair of the Committee on Revenue and Taxation) and Assembly Member [Janet Nguyen](#), CA District 72 (Vice Chair of the Committee on Revenue and Taxation). Ask them to have their committee vote yes on AB 1623.

Assembly Member Jacqui Irwin was first elected in 2014 to represent California’s 44th Assembly District, which includes the cities of Camarillo, Moorpark, Oxnard, Port Hueneme, Thousand Oaks, and Westlake Village. Irwin has previously served as the Assembly Speaker's appointee on the Governor’s Military Council, the Commission on the Status of Women and Girls, the Inter-Agency Council on Veterans, and the Interstate Compact on Educational Opportunity for Military Children.

Assemblywoman Janet Nguyen was overwhelmingly elected to represent the 72nd Assembly District on November 3, 2020. Her district includes Garden Grove, Westminster, Fountain Valley, Seal Beach, and Los Alamitos.

Before I forget I would like to acknowledge our supporters:

- San Diego Military Advisory Council
- San Diego Regional Chamber of Commerce
- Vietnam Veterans of America, California State Council
- California State Commanders Veterans Council
- California Association of County Veterans Service Officers
- AMVETS, Department of California
- American Legion, Department of California
- Equus Medendi
- Peace Officers Research Association of California
- Marine Corps League, Detachment #1459

Please continue to support this effort by reaching out and contacting your assembly men or members. And your senators, we need to continue at the same time you need to reach out to your fellow friends, veterans and have them also. Communicate. The need. To change our laws and exclude uniformed services. Do not lose sight of the goal. Do not tire. Keep up the good work. Thank you.

Please keep an eye out for “Voter voice” from California State Commanders Veterans Council. When you do get it, please indicate which organization(s) you are affiliated with and please register so that it will notify you of changes as it occurs.

The next CALMOAA ALL HANDS MEETING is May 14, 2022, 09:30 AM Pacific Time.

In response to a question that I received not too long ago I need to emphasize CALMOAA All Hands meeting is open to everyone. Gene Tallmadge and/or I will be sending the Zoom invite and agenda to CALMOAA Board and chapter presidents (so that they can disseminate the information to their membership). This month has been very unusual in that I flood the board and your chapters as we got close to our bill being heard. Normally I try to send out one or two emails a month. One is the Newsletter around the 10<sup>th</sup> of the month. The other is TBD.

As we get closer to April 15<sup>th</sup> you may experience email and text phishing, email and text scams. Scammers often exploit fears, threatening you with arrest or legal action. Scammers also pose as Social Security or other government employees and claim there’s a problem with your Social Security number (SSN) or your benefits. They may even claim your SSN is linked to a crime. When you identify a potential scammer:

1. Hang up right away or ignore the message.
2. Never give personal information or money.
3. Report the scam immediately to our [Office of the Inspector General](#)

Check the senders email address/phone number. When in doubt do not respond to the email and/or text. Instead call the person, business using a number that you know is a valid one. If you respond to the bogus email and/or text, you have just left them with a

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digital footprint with your information. Always be on guard!! If you were not able to attend MOAA’s presentation “Protecting Yourself from Cyber-crime and Scams LIVE WEBCAST” it was an interesting one. They shared these websites that you can go to get more information.

Milvet Resources | Fightcybercrime.org <https://fightcybercrime.org/milvet-resources/>

Cybercrime Support Network (CSN) <https://cybercrimesupport.org/>

Scam Spotter: Taxes paid with gift cards <https://youtu.be/5EsQQEnxDsY>

**Slam the Scam: How to Spot Government Imposters • By Dawn Bystry, Deputy Associate Commissioner, Office of Strategic and Digital Communications**

E Fred Green, Jr.  
President CALMOAA

## Surviving Spouse

Please join “MOAA Surviving Spouses and Friends (Private Group) – Facebook.” My wife and I are members and it have been very enlightening. Some members of my chapter have also stated how helpful it is even if you are not a surviving spouse. Check out it out.

There is a new Facebook Group called "DIC Surviving Spouses/DIC Increase Advocacy".

MOAA has a lot of information for Surviving Spouses of on their website <https://www.moaa.org/content/topic-and-landing-pages/i-am-a-surviving-spouse/>. They have brochures about how to be prepared in the case of a death. Look at the VA website [www.va.gov](http://www.va.gov) and look under the presumptive conditions <https://benefits.va.gov/BENEFITS/factsheets/serviceconnected/presumption.pdf> and <https://www.va.gov/search/?query=presumptive%20conditions&t=false>. Review your accounts (checking, credit cards, utilities, etc. to ensure that if something happened to one it does not lock out the surviving spouse. Review your Trust and/or Will to ensure it has what you and spouse wants. Protect your loved ones!!

## Significant dates and MOAA deadlines

### CALMOAA Quarterly Meetings

2<sup>nd</sup> Quarter CALMOAA All Hands – Gene Talmadge will be chairing. Keep an eye out for the announcement from Gene.

3<sup>rd</sup> Quarter CALMOAA All Hands – Kathy Prout will be chairing. Keep an eye out for the announcement.

4<sup>th</sup> Quarter CALMOAA Annual Meeting/All Hands – \_\_\_\_\_ will be chairing. Keep an eye out for the announcement.

## Significant dates and MOAA deadlines

### March 2022

- Mar 1: Scholarship Application Deadline
- Mar 31: MOAA Board Applications must be received by 31 March 2022. Go to [www.moaa.org/boardapplication](http://www.moaa.org/boardapplication) for the application form and detailed instructions.
- **March 31:** Monthly chapter leader virtual roundtable, 7 p.m. Eastern: Generating Revenue. Join [here](#) at the time of the meeting.

### April 2022

- **Apr 25 – 28: Advocacy in Action / Council Presidents Seminar**
- **April 28:** Monthly chapter leader virtual roundtable, 7 p.m. Eastern: Improving Chapter Health. Join [here](#) at the time of the meeting.

### May 2022

- 1 May is the deadline for MOAA LOE (**Levels of Excellence Award Submissions** <https://www.moaa.org/content/chapters-and-councils/moaa-awards/2022-levels-of-excellence-awards-application/> ) **The nomination form is now open. May 1 is the deadline to submit your entry for a Levels of Excellence Award.**

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- a. Councils and chapters are encouraged to apply for the 2021 Levels of Excellence Award. Nominations are due by May 1. The program recognizes excellence in program year 2021, but chapters have until March 31 to make updates to their committee module rosters. A standard set of rating criteria will be used to evaluate all councils and chapters that submit a package. Last year, 162 councils and chapters earned 5-star awards. Your council or chapter could be among the winners recognized at a dinner in Kansas City later this year. Find criteria and nomination form at this link.

## November 2022

- Nov \_: CALMOAA Election and installation of the new board

CALMOAA is here to help to the best of its ability. Please reach out whenever. Please visit CALMOAA website [www.Californiamoaa.com](http://www.Californiamoaa.com) it has a wealth of info about VA and TRICARE benefits, job opportunities and much more.

## Veteran Administration

### *Serving Women Veterans*

Do you receive all VA benefits you're eligible for? Women Veterans often underutilize VA care and services, despite being eligible for the same benefits as male Veterans. From benefits like pension or support for small businesses, to VA health care and mental health services, learn more about benefits available to you.

### *Proposed Changes to the Disability Rating Schedule*

In February, VA published in the Federal Register, proposed changes to the VA Schedule for Rating Disabilities (VASRD), specifically for conditions related to the respiratory, auditory, and mental disorders body systems. The proposed updates to the rating schedule for these conditions will enable VA to incorporate modern medical data and terminology to provide Veterans with more accurate and consistent decisions. Learn more about what the schedule change may mean for you.

The VA proposed changes to the VA Schedule for Rating Disabilities (VASRD) specifically pertaining to the respiratory, auditory, and mental disorders body systems. The changes would incorporate medical advancements for treating certain disabilities and modern medical knowledge to more accurately compensate Veterans.

Some of the proposed changes include modernizing the evaluation criteria for sleep apnea by evaluating it based on the symptoms' responsiveness to treatment. If symptoms are fully treated by a CPAP machine or other treatment, a Veteran would be rated at 0% and not receive compensation; VA will award progressively higher percentage evaluations based upon how symptomatic the condition remains after treatment. This will bring the rating criteria for sleep apnea more closely in line with the stated purpose of the rating schedule, which is to provide evaluations based upon average impairment of earning capacity.

For respiratory conditions such as asthma and chronic obstructive pulmonary disease (COPD), the proposed rules would slightly lower the requirements for a 100% rating. For tinnitus, the proposed changes would recognize that symptom within the Veteran's broader ailment and provide service-connected compensation for tinnitus through the disease to which it is attributed.

The proposed rules for mental health conditions would increase the minimum disability rating from 0% to 10%. The rule would get rid of a dated part of VASRD that prevents a Veteran from getting a 100% rating for a mental health condition if they are able to work. Once again, there will be no change to any Veteran's current rating based on these proposed changes. When the proposed changes are finalized, Veterans who currently receive compensation for a service-connected condition can apply for increased compensation. And even if a Veteran's symptoms no longer warrant the current evaluation they have based on the finalized changes, no reductions shall be made unless an improvement in the Veteran's disability is shown to have occurred based on the last schedule used to assign their evaluation.

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MOAA Advocacy in Action this year is:

- **The Major Richard Star Act (concurrent receipt for combat-injured servicemembers).** Target legislation is [H.R. 1282](#) with 186 co-sponsors as of Feb. 14 – picking up 35 new co-sponsors this session. The Senate’s bill, [S. 344](#), has 55 co-sponsors as of Feb. 14. We will build on this momentum from last year to get these bills to a floor vote, or have the bill’s language made part of the FY 2023 NDAA with support from House and Senate leaders. This legislation impacts over 50,000 combat-injured service members who were not able to serve their full 20 years due to those injuries. Passage of this bill will also impact current and future members who may face the same fate of early retirements due to combat injuries.
- **TRICARE Mental Health Copayments.** MOAA supports the Stop Copay Overpay Act ([H.R. 4824](#)) – mental health is increasingly important, and the issue is getting attention on the Hill due to pandemic impacts and the effects of social media on children’s well-being. This topic acknowledges the national shortfall of access to quality mental health care and addresses TRICARE’s financial barrier to care when it is available – a problem MOAA can help fix. This legislation will benefit our currently serving families on TRICARE Select and our working-age retirees and their families.
- **Military Pay Raise at 4.6%.** This will be worked in the FY 2023 NDAA with insights in the president’s budget and input from the Armed Services Committees in both chambers. Some legislators are interested in [adjusting pay tables for the junior enlisted](#). We have yet to see details of any such plans, but in the meantime, we remain focused on the 4.6% raise for all ranks. This topic addresses the currently serving and their families (pay and benefits) and is significantly important to those who are about to retire.
- The MOAA AIA website will be live in mid-March for those who want to get a head start on lobbying for these three important topics. Watch for updates at [MOAA.org/AiA](#).

## State and National Legislation

OUR BILL [AB 1623](#) was heard by the Revenue and Taxation Committee 22 March 2022. Assembly member James Ramos will be holding a press release on 11 April 2022 in Redlands regarding our bill. If you are able to get your local press to attend, please reach out to Jeff Breiten CALMOAA Legislative VP for time and location of the press release.

Please keep an eye out for “Voter voice” from California State Commanders Veterans Council and/or from Jeff Breiten or Reeb Associates or I.

**If you do not know who your California Senator, Assemblyman/ Assemblywoman is please go to this link:**

<https://findyourrep.legislature.ca.gov>

## Important dates

Apr. 7 —Spring Recess begins upon adjournment

Apr. 18 —Legislature reconvenes from Spring Recess

For more regarding [California 2022 Legislative Bills](#) can be found

<https://www.californiamoaa.com/legislation-2/>

[California Senate Bills \(Veteran\) for 2021 – 2022](#)

[California Assembly Bills \(Veteran\) for 2021 – 2022](#)

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## National Legislation and MOAA Advocacy in Action

NATIONAL LEGISLATIVE HIGHLIGHTS

<https://takeaction.moaa.org/moaa/?0>

## **MOAA Store**

The **MOAA Store** is officially back up and running! There are variety of items that can be found in the store at <https://moaa.estore.shop/>. From apparel to headwear and much more, there are many items to show your MOAA pride!

ROTC & JROTC Medal Update: The temporary site for ROTC/JROTC items that was launched in November 2021 is now closed and any remaining inventory can be found in the new store. **However, please note that medals are completely sold out.** The new vendor is currently working to procure (newly designed, 8-service) medals and certificates of suitable quality at an acceptable price. We are working with the vendor to replenish our ROTC/JROTC stock as quickly as possible.

## **CALMOAA TOPS - NAVNET**

You can find career opportunities at the NAVNET website [www.navnetresources.com](http://www.navnetresources.com) which will be added to the CALMOAA website. If anyone has and/or know of any openings for NAVNET they can send them to Tom Hammons at [tom@navnetresources.com](mailto:tom@navnetresources.com)

## **With War Raging in Eastern Europe, Will Congress Finally Fund Our Government?**

By: Dan Merry

With a continuing resolution (CR) slated to expire March 11, both chambers must resolve differences to pave the way to appropriate funds necessary to sustain the government for the rest of this fiscal year.

The most recent CR, H.R. 6617, made it through the House on Feb. 8 with little trouble. But the Senate was slow to act, held up by a handful of COVID-related amendments that would have derailed the process. Sensing the president was ready to sign the bill, Senate leaders shut down the amendments and moved to a vote; the measure passed Feb. 17, just one day from the government shutdown deadline. Will there be resentment from those who want to continue waging efforts to get their COVID-related amendments into the full appropriations or the next CR? Will other emerging issues find their way into the appropriations process? The answers will hopefully be known well before March 11.

However, it is more likely we will see one of three results, and likely just at the deadline:

1. Congress passes full appropriations through the fiscal year.
2. Congress passes modified appropriations through the fiscal year.
3. Congress submits yet another CR to allow more time to resolve differences.

Given the three CRs already this fiscal year, the narrowing window of opportunity, and the competing priorities within both parties in an election year, there is little cause for overwhelming optimism that both chambers collectively will solve the biggest question: "Will Congress fully fund the government?"

Our country sent troops to Eastern Europe — they are stationed around the war in Ukraine as a show of support for our NATO allies. Make no mistake, our servicemembers are in harm's way. War is difficult to contain — especially when the leader of Russia already has shown a disregard for borders and the lives of innocents. Ask your lawmakers to show support for those under threat and for all members of the uniformed services community, past and present, by passing a budget now.





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## MOAA President Sounds Warning on Benefit Cuts in ‘The Hill’ Commentary

By: MOAA Staff

Just months after the end of the war in Afghanistan, and despite the massive buildup of forces in Europe, signs point to pressure on lawmakers to cash in some of the “peace dividend” at the expense of servicemembers, veterans, and their families and survivors. Instead of appreciation for the uniformed services community, such talk is “creating a much different, unsettling message,” wrote Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA’s president and CEO, in a Feb. 9 commentary published by The Hill.

That message: “Thank you for your service and sacrifice, especially after two decades of war, but we need to cut your pay and benefits to modernize.” Atkins addresses the “false choice between bullets and benefits” offered in some corners to justify increasing materiel budgets while leaving personnel accounts flat ... or worse. While this narrative poses a threat to the benefits earned through service, it’s not a new fight, Atkins points out, highlighting budget-driven moves made in the last decade such as:

- The “pay gap” from 2014 to 2016, which shortchanged servicemembers and will cause ripple effects in retirement compensation for decades.
- Increases to TRICARE pharmacy costs and program fees outpacing retiree cost-of-living adjustments.
- The Blended Retirement System, which will reduce the value of a 20-year military career and cost DoD less money, with unclear results beyond readiness issues, as “mid-career service members consider leaving early — and taking their wealth of experience out the door with them,” Atkins wrote.

Only by engaging on these efforts to lessen benefits now will the uniformed services community avoid similar actions in coming years, especially in the face of inflationary pressures and other fiscal threats. “Our economy may fluctuate,” Atkins wrote, “but our resolve on behalf of service members cannot.” MOAA will mobilize this spring for its annual advocacy campaign, with an eye toward protecting military pay along with other critical legislative objectives. Watch for more details at [MOAA.org](http://MOAA.org), and bookmark our new Legislative Action Center to keep up with ongoing action items.

## Do You Need an Umbrella Insurance Policy?

By: Lila Quintiliani

You have homeowners insurance with liability protection, and you also have an auto policy with liability protection...so why would you need even more insurance? The truth is, the more complex your finances are, and the more assets you have, the more insurance you need. If an accident were to happen and you were to get sued, you could be forced to pay a legal judgement from both your current assets and future earnings. For example, let’s say your teenage daughter ran a red light and caused an accident with significant damage to another vehicle (\$40,000) plus injuries to others (\$250,000 in medical bills). Suppose one of the injured passengers in the other car was a surgeon, who was temporarily unable to perform his work and sued for \$200,000 in lost wages. You’d be responsible for a total of \$490,000 in damages. Your auto policy’s liability coverage would kick in and cover up to the limit you have chosen. Some states have required liability minimums as low as \$10,000. But even if you had chosen a much higher amount (and \$300,000 is often the cap), your insurance wouldn’t cover everything. You’d have to cover the remaining costs out of pocket.

This is where umbrella insurance, sometimes known as excess liability insurance, comes in. It sits on top of your existing home and auto coverage (hence the name “umbrella”) and pays the difference between what your primary insurance policies pay and what you still owe. It would also provide coverage for any legal costs in a lawsuit. Umbrella insurance covers not just the policyholder, but also other members of their family or household. And it covers liability claims that a typical homeowners or auto policy may not, such as those dealing with libel, slander, and false imprisonment. These policies don’t cover your own injuries or damages to your own property (this would be covered by your health insurance, your homeowners policy, or your auto insurance). And umbrella policies don’t cover liability costs incurred through deliberate negligence or by your business or professional activities. There are many scenarios where this type of insurance could be useful to have:

- You have a swimming pool, and at a party, a guest slips and falls and hurts herself badly, requiring surgery and ongoing care that exceeds the limits of your homeowners policy.
- Your large dog bites a neighbor’s child.
- You write a negative review of a local business, and the owner sues you.

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The best part of an umbrella policy is that coverage is very affordable, with a \$1 million policy typically costing around \$150 to \$300 per year, the next \$1 million in coverage costing about \$75 a year, and every \$1 million after that costing about \$50 per year. The extra layer of protection it offers can provide peace of mind, which is, of course, priceless.



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## Ready Reference Contact Information

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

Arlington National Cemetery: (703) 607-8000;  
[www.arlingtoncemetery.org](http://www.arlingtoncemetery.org)

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

Army & Air Force Exchange Service: (214) 312-2011;  
[www.aafes.com](http://www.aafes.com)

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

## Burial

Burial at Sea Information: (866) 787-0081

- Pre-Need Burial Benefit before you call checklist – [Funeral Director's Before You Call Checklist \(va.gov\)](http://www.funeraldirector.com/BeforeYouCallChecklist)
- Burial Benefits: [http://www.cem.va.gov/burial\\_benefits/](http://www.cem.va.gov/burial_benefits/)
- Burial Allowance: <http://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>
- Headstone/Marker/Medallion: <http://www.cem.va.gov/ce m/hmm/>
- Burial Flag: [http://www.cem.va.gov/cem/burial\\_benefits/burial\\_flags.asp](http://www.cem.va.gov/cem/burial_benefits/burial_flags.asp)

Combat Related Special Compensation:  
[www.donhq.navy.mil/corb/crscb/crscmainpage.htm](http://www.donhq.navy.mil/corb/crscb/crscmainpage.htm)

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

Defense Commissary Agency: [www.commissaries.com](http://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](http://www.fra.org)

Gulf War homepage: [www.gulflink.osd.mil](http://www.gulflink.osd.mil)

I.D. Cards Benefits and Eligibility: (866) 827-5672;  
<http://www.mynavyhr.navy.mil/Support-Services/Pay-Pers-Support/ID-Cards/>

Internal Revenue Service: (800) 829-1040; [www.irs.gov](http://www.irs.gov)

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

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

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

National Burial Services: (800) 697-6940

NPC Navy Reserve Personnel Management (PERS 9): (866) 827-5672;  
[www.mynavyhr.navy.mil/Career-Management/Reserve-Personnel-Mgmt/](http://www.mynavyhr.navy.mil/Career-Management/Reserve-Personnel-Mgmt/)

Navy Casualty Assistance: (800) 368-3202

Navy Retired Activities Office: (866) U-ASK-NPC (866-827-5672) MILL [RetiredActivities@navy.mil](mailto:RetiredActivities@navy.mil);  
[www.mynavyhr.navy.mil/Support-Services/21st-Century-Sailor/Retired-Activities/](http://www.mynavyhr.navy.mil/Support-Services/21st-Century-Sailor/Retired-Activities/)

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

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

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

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

Pay/SBP Questions: [www.dfas.mil](http://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

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(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

VA: [www.va.gov](http://www.va.gov)

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

Records:

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

Retired prior to 1995:

[www.archives.gov/veterans/militaryservice-records](http://www.archives.gov/veterans/militaryservice-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](http://www.mwr.navy.mil)

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

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

Sister service retiree publications:

Air Force Afterburner: [www.retirees.af.mil/afterburner](http://www.retirees.af.mil/afterburner)

Army Echoes:

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

Coast Guard Evening Colors:

<http://www.uscg.mil/hq/cg1/psc/ras>

Marine Corps Semper Fidelis:

[www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/SR/RET\\_ACT/Semper\\_Fidelis](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis)

TRICARE: [www.mytricare.com/mtc](http://www.mytricare.com/mtc)

TRICARE East: [www.humanamilitary.com/beneficiary](http://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),

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](http://www.insurance.va.gov)

Burial information: (800) 827-1000; [www.cem.va.gov](http://www.cem.va.gov)

GI Bill: (888) 442-4551; [www.gibill.va.gov](http://www.gibill.va.gov)

TX (except the extreme Western area) VT, VA, WI, and WV

TRICARE West: [www.tricare-west.com](http://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](http://www.tricare-overseas.com)

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

TRICARE mail order pharmacy: (877) 363-1303;

[www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)

[www.express-scripts.com](http://www.express-scripts.com)

"USCG Retiree Services" (includes USPHS & NOAA)

<https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Retiree-Services-Program/>

Long Blue Line Retiree Bulletin (USCG, USPHS, NOAA)

: <https://www.longblueline.org/>

Fact Sheets/Eligibility Requirements:

- Pre-Need Burial Benefit before you call checklist – [Funeral Director's Before You Call Checklist \(va.gov\)](http://www.funeral-director.com/Before-You-Call-Checklist)
- Burial Benefits: [http://www.cem.va.gov/burial\\_benefits/](http://www.cem.va.gov/burial_benefits/)
- Burial Allowance: <http://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>
- Headstone/Marker/Medallion: <http://www.cem.va.gov/ce/hmm/>

Contact info: [2021calmoaa@gmail.com](mailto:2021calmoaa@gmail.com)





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- Burial  
Flag: [http://www.cem.va.gov/cem/burial\\_benefits/burial\\_flags.asp](http://www.cem.va.gov/cem/burial_benefits/burial_flags.asp)
- Survivor  
Pension: <http://www.benefits.va.gov/pension/spousepen.asp>
- Dependent Indemnity  
Compensation: <https://www.benefits.va.gov/BENEFITS/factsheets/survivors/dic.pdf>
- Aid and Attendance: [http://www.benefits.va.gov/pension/aid\\_attendance\\_housebound.asp](http://www.benefits.va.gov/pension/aid_attendance_housebound.asp)
- Medical Expense  
Report: <http://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-21P-8416-ARE.pdf>
- Presidential Memorial  
Certificate: <http://www.cem.va.gov/cem/pmc.asp>
- Accrued  
Benefits: <https://www.benefits.va.gov/BENEFITS/factsheets/general/Accrued.pdf>
- Military Funeral Honors: [How do I arrange for military funeral honors for a veteran? And what exactly are they? > U.S. DEPARTMENT OF DEFENSE > FAQ](http://www.va.gov/faq)

## Burial Benefit Forms:

Burial

Allowance: <http://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-21P-530-ARE.pdf>

- Headstone/Marker/Medallion: <http://www.va.gov/vaforms/va/pdf/VA40-1330.pdf>

Mail Headstone/Marker/Medallion form to:  
Memorial Programs Service (41B)  
Department of Veterans Affairs  
5109 Russell Road  
Quantico, VA 22134-3903

- Burial  
Flag: <http://www.vba.va.gov/pubs/forms/VBA-27-2008-ARE.pdf>

If working with Funeral/Mortuary Director, they should procure the flag for the family.

## Survivor Benefit Forms:

- Widows DIC/Pension Claim  
form: <http://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-21P-534EZ-ARE.pdf>
- Income and Asset  
Statement: <https://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-21P-0969-ARE.pdf>
- Substitution of Claimant (if Veteran had open claim/appeal @ death): <http://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-21P-0847-ARE.pdf>
- Accrued Benefits claim  
form <http://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-21P-601-ARE.pdf>
- Aid & Attendance/Housebound: <http://www.vba.va.gov/pubs/forms/VBA-21-2680-ARE.pdf>
- Aid & Attendance Nursing Home (if in home and filing A&A): <http://www.vba.va.gov/pubs/forms/VBA-21-0779-ARE.pdf>
- Veterans Life Insurance  
Withdrawal: <http://www.vba.va.gov/pubs/forms/VBA-29-4125-ARE.pdf>

Mail Life Insurance Withdrawal form to:  
Department of Veterans Affairs  
Regional Office and Insurance Center  
P.O. Box 7208 Philadelphia, PA 19101

- Presidential Memorial  
Certificate: <http://www.va.gov/vaforms/va/pdf/VA40-0247.pdf>

Mail/FAX PMC Form to:  
Presidential Memorial Certificates (41B3)  
National Cemetery Administration  
5109 Russell Road Quantico, VA 22134-3903  
Fax (800) 455-7143

- Third Party Authorization:  
<https://www.vba.va.gov/pubs/forms/VBA-21-0845-ARE.pdf>
- Mail any completed forms (unless otherwise noted above) to appropriate office below:

Department of Veterans Affairs  
Pension Intake Center

Contact info: [2021calmoaa@gmail.com](mailto:2021calmoaa@gmail.com)





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PO Box 5365  
Janesville, WI 53547-5365

Toll Free Fax: 844-531-7818

U.S. Senate directory for 117th Congress.  
[https://www.senate.gov/general/contact\\_information/senators\\_cfm.cfm](https://www.senate.gov/general/contact_information/senators_cfm.cfm)

U.S. Senate: Contacting U.S. Senators  
<https://www.senate.gov/senators/senators-contact.htm>

U.S. Senate: Committee on Veterans' Affairs  
[https://www.senate.gov/general/committee\\_membership/committee\\_memberships\\_SVA.htm](https://www.senate.gov/general/committee_membership/committee_memberships_SVA.htm)

U.S. Senate: Committee on Armed Services  
[https://www.senate.gov/general/committee\\_membership/committee\\_memberships\\_SSAS.htm](https://www.senate.gov/general/committee_membership/committee_memberships_SSAS.htm)

House Armed Services Committee members  
<https://armedservices.house.gov/meet-our-members>

MOAA Surviving Spouses and Friends (Private Group) - Facebook link  
[https://www.facebook.com/groups/581427115240904/?multi\\_permaLinks=3829526447097605%2C3825063920877191%2C3824863560897227%2C3821842571199326%2C3815695241814059&notif\\_id=1609513928974893&notif\\_t=group\\_activity&ref=notif](https://www.facebook.com/groups/581427115240904/?multi_permaLinks=3829526447097605%2C3825063920877191%2C3824863560897227%2C3821842571199326%2C3815695241814059&notif_id=1609513928974893&notif_t=group_activity&ref=notif)

CALMOAA (Private Group) – Facebook  
Link: [www.facebook.com/groups/582556558468846/](http://www.facebook.com/groups/582556558468846/)

Military Officers Association of America (MOAA) - Facebook link  
<https://www.facebook.com/28446275521/posts/10159082027055522/?d=n>

Navy Lodge locations: To make a reservation, call the Navy Lodge Department of Defense Reservation Center at (800) 628-9466, or go online at: [www.navy-lodge.com](http://www.navy-lodge.com) or [www.dodlodging.com](http://www.dodlodging.com)

DODLODGING.COM  
<https://www.dodlodging.com/html/california.htm>

Here is a link identifying Military Bases in California. Note it does not include the Coast Guard, National Guard, NOAA, USPHS. NOAA is usually at Major Sea Ports around the Nation and US Territories. USPHS are co-located with the Coast Guard and reservations (plus).

<http://installationguide.militarytimes.com/>

## Veterans Numbers and Websites *VETERANS CRISIS LINE - 800-273-8255 AND PRESS 1*

- Chat online at <http://www.VeteransCrisisLine.net>
- Send a text message to 838255
- Service members and their families and friends can call and text the Veterans Crisis Line numbers and can chat online at <http://www.MilitaryCrisisLine.net>

**TOLL FREE NUMBERS FOR CONTACTING VA BENEFITS: 1-800-827-1000**

- Burial
- Death Pension

Contact info: [2021calmoaa@gmail.com](mailto:2021calmoaa@gmail.com)





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- Dependency Indemnity Compensation
- Direct Deposit
- Directions to VA Benefits Regional Offices
- Disability Compensation
- Disability Pension
- Education
- Home Loan Guaranty
- Medical Care
- Vocational Rehabilitation and Employment

**HEALTH CARE BENEFITS: 1-877-222-8387**

RESOURCE	PHONE NUMBER	WEBSITE
Bereavement Counseling	1-202-461-6530	
Children of Women Vietnam Veterans (CWVV)	1-877-345-8179 (or) 1-888-820-1756	
Civilian Health and Medical Program (CHAMPVA)	1-800-733-8387	
Debt Management Center (Collection of Non-Medical Debts)	1-800-827-0648	
Department of Veterans Affairs' (VA) National Call Center for Homeless Veterans hotline	1-877-424-3838	
eBenefits (General Questions & Technical Issues)	1-800-983-0937	
Education (GI Bill):	1-888-442-4551	
Federal Recovery Coordination Program	1-877-732-4456	
Foreign Medical Program	1-888-820-1756	
Gulf War Veterans Helpline	1-800-749-8387	
Homeless veterans	1-877-222-8387	
Income Verification and Means Testing	1-800-929-8387	
Life Insurance	1-800-669-8477	
Meds by Mail	1-888-385-0235 (or) 1-866-229-7389	
National Call Center for Homeless Veterans	1-877-424-3838	
National Cemetery Scheduling Office	1-800-535-1117	

Contact info: [2021calmoaa@gmail.com](mailto:2021calmoaa@gmail.com)





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National Personnel Records Center	1-314-801-0800
National Resource Directory	<a href="https://www.nrd.gov/">https://www.nrd.gov/</a>
Pension Management Center	1-877-294-6380
Presidential Memorial Certificate Program	1-202-565-4964
Service-Disabled Veteran-Owned or Veteran-Owned Small Business	1-202-303-3260
Special Health Issues	1-800-749-8387
Spina Bifida/Children of Women Vietnam Veterans	1-888-820-1756
Status of Headstones and Markers	1-800-697-6947
Telecommunications Device for the Deaf (TDD)	1-800-829-4833
VA Caregiver Support Line	1-855-260-3274
VA for Vets	1-855-824-8387
VA Inspector General	1-800-488-8244
VA Office of Public and Intergovernmental Affairs	1-202-461-7600
Veteran's ID Theft Hot Line	1-800-333-4636
Veterans' Employment and Training Service (VETS)	1-866-487-2365
Women Veterans	1-202-461-1070
Wounded Warrior Resource Center	1-800-342-9647

