

SEMPER FIDELIS

NEWSLETTER FOR RETIRED MARINES

Corporal Daniel L. Heller Receives Navy Cross 55 years after heroic actions By Marines News 28 August 2024



Photo by Sgt Ethan Crow

WASHINGTON, DISTRICT OF COLUMBIA, UNITED STATES - Corporal Daniel L. Heller, a U.S. Marine Corps Vietnam War veteran, received the Navy Cross from General Eric M. Smith, the 39th Commandant of the Marine Corps, during an award ceremony Wednesday Aug. 28, 2024, at Marine Barracks Washington, D.C., for his actions on Feb. 13, 1969, during Operation Dewey Canyon in the Vietnam War.

Heller initially received a Navy Achievement Medal (with Valor device) for his actions during that chaotic February afternoon. After an official review of his actions, and the resulting impact it had on mission accomplishment, his Navy Achievement Medal (with Valor device) was upgraded to a Navy Cross, the second highest award for valor in combat.

“It’s not often we get the opportunity to correct an oversight nearly 60 years old – and to honor a Marine who so exemplifies the courage and commitment that define our Corps. Corporal Daniel Heller’s actions on Feb. 13, 1969, were extraordinary. And it’s time we give them the recognition they deserve.” said General Eric M. Smith, the 39th Commandant of the Marine Corps

While on patrol during Operation Dewey Canyon, a North Vietnamese Army ambush attempted to push the Marines of 3rd squad, 3rd platoon from their position. While many Marines played a pivotal role in repelling the ambush, one Marine, Corporal Daniel L. Heller, set himself apart with his heroic actions, leadership and valor.

Corporal Heller repeatedly put himself in harm's way; not for his own glory but for the love he had for his brothers to his left and right. Despite being wounded in the initial attack, Heller rallied his Marines and maneuvered his squad into a flanking position to suppress the ambush. After employing his Marines, Heller pushed himself into an onslaught of enemy fire to rescue two gravely wounded Marines.

Once he rescued the injured Marines and moved them to an aid station, Heller denied medical care for his own wounds and then proceeded to single-handedly assault the enemy position, killing four, and pushing back the enemy ambush.

“I didn’t do it for a Navy Cross, hell I had never even heard of a Navy Cross,” said Heller while holding back tears during remarks to the audience. “I appreciate everyone here. It’s been a long - long winding road, but here I am. I just want to say how thankful I am, Semper Fi, and how ‘bout them Jarheads!”

Heller repeatedly thanked those in attendance, his family, and the Marines at the ceremony for their support.

The Marine Corps continues to review previous medals and awards for Marines past and present regarding their actions in the face of danger to ensure to ensure appropriate recognition is given.

SEMPER FIDELIS DISCLAIMER

Some of the information compiled for Semper Fidelis comes from other sources to include experts in their respective fields, i.e., DFAS, VA, and TRICARE. Content was current at the time this publication went to press. Any delays in mailing may be due to unforeseen circumstances and we apologize for the inconvenience.

NOTE: The newsletter is posted online before it is mailed.

Semper Fidelis accepts unsolicited material for publication for regular columns such as Second Career and Reunions, but reserves the right to reject any unsolicited material deemed inappropriate or illegible for publication.

Semper Fidelis is published quarterly by MMSR-6 to inform retired Marines and their family members on information of interest on their rights, benefits, and privileges. Items in this newsletter do not necessarily reflect the views of the United States Marine Corps or the Department of Defense.



If you, or someone you know needs help, support is available 24/7. Service members and their families can call Military OneSource at 1-800-342-9647, or chat at <https://www.militaryonesource.mil>.

Service members, veterans, and their loved ones can also call the Military and Veterans Crisis Line at 988 and Press 1, chat at <https://www.veteranscrisisline.net>, or text to 838255.

The National Suicide Prevention Lifeline is available to anyone at **988**.

SEMPER FIDELIS NEWSLETTER FOR RETIRED MARINES

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2025 Adjustment to Retired /Retainer Pay, Survivor Annuities and Premiums

By DFAS 13, November 2024

The following Cost-of-Living Adjustments (COLAs) are effective December 1, 2024, based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) through the third quarter calendar year 2024. The term "retired pay" includes retainer pay and the term "members" includes former members. Where applicable, the appropriate section of United States Code (U.S.C.) is cited.

COLAs for Retired Pay

- The retired pay COLA for those who first became members of a Uniformed Service before September 8, 1980, is specified according to the effective date of their retirement, as follows:

<u>Retired Pay Based on Rate of Pay Effective</u>	<u>Percent Increase</u>	<u>10 U.S.C Authority</u>
Before January 1, 2024	2.5 percent	1401a(b)(2)
January 1 - December 31, 2024	2.5 percent	1401a(c)

- The retired pay COLA for those who first became members of a Uniformed Service on or after September 8, 1980, including those members covered by the High-3 or Blended Retirement System (BRS), is specified according to the effective date of their retirement, as follows:

<u>Retired Pay Based on Rate of Pay Effective</u>	<u>Percent Increase</u>	<u>10 U.S.C Authority</u>
Before January 1, 2024	2.5 percent	1401a(b)(2)
January 1 - March 31, 2024	2.5 percent	1401a(d)
April 1 - June 30, 2024	1.4 percent	1401a(d)
July 1 - September 30, 2024	0.2 percent	1401a(d)
October 1 - December 31, 2024	0.00 percent	1401a(d)

- The retired pay COLA for those who first became members of a Uniformed Service on or after August 1, 1986, and also elected to receive a career status bonus under the provisions of Sections 322 (as in effect before January 28, 2008) or 354 of Title 37 U.S.C. is specified according to the date of their retirement, as follows:

<u>Retired Pay Based on Rate of Pay Effective</u>	<u>Percent Increase</u>	<u>10 U.S.C Authority</u>
Before January 1, 2024	1.5 percent	1401a(e)
January 1 - March 31, 2024	1.5 percent	1401a(e)
April 1 - June 30, 2024	0.9 percent	1401a(d)
July 1 - September 30, 2024	0.0 percent	1401a(d)
October 1 - December 31, 2024	0.00 percent	1401a(d)

COLAs for Survivor Annuities

4. Retired Serviceman's Family Protection Plan annuities payable on December 1, 2024, under the provisions of Subchapter I of Chapter 73, Title 10, U.S.C., to the spouse or child of a member who died on or before March 20, 1974, will be increased by 2.5 percent (ref: 10 U.S.C. 1434 (e)).
5. Annuities under the Survivor Benefit Plan (SBP) and Reserve Component Survivor Benefit Plan (RCSBP) under the provisions of Subchapter II of Chapter 73, Title 10, U.S.C., will be increased by the same percentage specified in paragraphs 1, 2, or 3 above by which the retired pay of the person providing the annuity would have been increased at such time if the person were alive and otherwise entitled to such pay. (ref: 10 U.S.C. 1451 (g)).
6. COLAs for supplemental annuities paid to certain low-income widows of members who were deceased before November 1, 1953, will be increased 2.5 percent (ref: Public Law (P.L.) 100-456, section 653(c)).
7. Annuities for Certain Military Surviving Spouses (ACMSS) payable monthly under the provisions of section 644, P.L. 105-85, November 18, 1997, will be increased 2.5 percent from \$321.52 to \$329.56 effective December 1, 2024. (ref: P.L. 105-85, sec 644).

Increase in the SBP Low-Cost Premium Threshold

8. Previous amounts with respect to which the 2.5 percent factor of the SBP premium (cost) formula apply will be adjusted effective December 1, 2024, in conjunction with the adjustments in retired pay made under the provisions of Section 1401a of Title 10, U.S.C.(ref: 10 U.S.C. 1452(a)(4)(B)). The Defense Finance and Accounting Service will perform necessary calculations to determine actual premiums based on the individual circumstances of each case.
 9. The amount with respect to which the 2.5 percent factor of the SBP premium (cost) is applied will be increased *4.5 percent effective January 1, 2025, from \$1,011 to \$1,056. The threshold premium is \$26.40. Therefore, the Low-Cost Threshold premium is \$26.40 plus 10% of the difference between retired pay and the threshold amount. The breakeven base amount is \$2,262.86. (ref: 10 U.S.C. 1452(a)(4)(A))
- * 4.5 percent is assumed based upon the President's FY2025 budget request.



With countless shopping options available today, we
invite you to choose your local MCX.
Why? It Matters where you shop.



September 12th, 2024

Shopping at the MCX provides a safe and convenient location where military families can access sought-after brands, exclusive discounts, and unique benefits all in one place.

Tax Free:

ALWAYS Tax Free, every purchase, every day. There are no special days of the year or restrictions on what can be purchased, it's always tax free at the MCX. Not available anywhere else "outside the gate," this savings is significant on big ticket items and adds up for smaller items over time.

Price Match Promise:

Trust that you can always get the best price at the MCX. If you find a cheaper price somewhere else, we'll match it. Hassle free shopping, customers don't have to leave the building or order online to get the best deal.

MilStar:

The Military Star credit card is an exclusive program available only to authorized patrons. It offers no annual fee, industry low interest rates of 15.49%, and unique benefits like a 0%, \$1,000 credit line on military clothing, a reduced 6% interest rate during deployments, a rewards program and everyday savings on gas purchases. Flexible payment plans and easy access allow card holder to build credit, repair credit, and handle the everyday necessities of life.

Save Every Day:

We work hard every day to provide in demand brands at the best prices possible. Many popular brands like Under Armour, Hoka, 5.11, and Bath & Body works are sold every day at prices up to 20% off suggested, "outside the gate" retails. Regular promotional sales on these same brands offer savings on top of savings.

Extreme Value:

Top selling, popular items like beef jerky, shaving kits, and Axe products are reviewed frequently, competitively shopped and priced as low as possible to give our customers the best possible deal on the items they love.

Give Back:

Every dollar spent at an MCX directly supports Marines and their families. Unlike public companies that take earnings to the bank, here profits are invested in the business and supplement critical MCCS quality of life services. Earnings do not line executive pockets, they help Marines. In fiscal 2023, we returned \$63.9 million to MWR programs.

MCCS is Committed to Supporting and Hiring Military Spouses

Marine Corps Community Services (MCCS) offers comprehensive programs and services that support and enhance the quality of life for Marines, their families, and others in the Marine Corps Community. We are proud to offer career opportunities that recognize the unique skills and resilience of military spouses, ensuring they can thrive professionally while supporting their families.

How does MCCS support military spouse employment?

- We know that 21% of spouses are unemployed, and frequent moves make steady employment incredibly challenging.
- At all MCX locations, military spouses receive top preference for hiring.
- MCCS has 10,000 employees worldwide, and roughly 30% of them are military spouses.
 - Within specific fields, like childcare, that number is even higher - at 40%.

What are some of the things MCCS is doing to make employment more accessible?

Recent changes to the Spousal Preference Program:

- In 2023 we changed the Spousal Preference Program; previously you would be automatically hired if you were highly qualified.
- Now any military spouse who is minimally qualified is given preference for NF-3 roles and below, opening a whole new world of immediate opportunity for our military spouses.
 - This effort has resulted in the hiring of 1,083 military spouse's enterprise wide since May of 2023.

Military Spouse Children and Youth Transfer Program:

- We have a Military Spouse Child and Youth Program (CYP) Transfer Program which provides spouses an opportunity to continue employment within the Marine Corps CYP at their sponsor's new duty location. This opportunity is unique for several reasons:
 - Spouses can secure employment before relocating.
 - They will be placed on Leave Without Pay (LWOP) to avoid a break in service.
 - Background checks will transfer with them, enabling immediate employment at their new location without the delays of redundant checks. This program is an invaluable resource for spouses, their families while allowing MCCS to retain talent.

Learn more here: www.mymcx.com and here [Careers - MCX \(mymcx.com\)](http://Careers - MCX (mymcx.com))

USMC REUNIONS



ORGANIZATION/POC	DATE	PHONE	EMAIL/WEB
(AT) TOW Co. 8th Tank BN, 4th MARDIV Desert Storm 34-Year Reunion Miami Dade Military Museum & Memorial Miami, FL 33177	1100 11 January 2025	MGySgt Montes (Ret) 954-816-7034	Abiud.montes@gmail.com
TBS Class 1-75 Alpha Company 50th Reunion	14-15 March 2025	G. J. Trautman 703-672-1773	psusmc2003@yahoo.com
E Company 2/7 Vietnam Veterans Tucson, AZ	7-12 April 2025	904-504-1852	parthree@comcast.net
TBS Instructors years 1984-1988 Quantico, VA TBS	25-27 April 2025	Mike McBride 503-819-6887	tbs.instructors.84to88@gmail.com Tbsinstructors5.godaddysites.com
Marine Corps Distinguished Shooters Association Bittersweet Farm, Unionville, VA	17 May 2025	Danny Burke 540-287-3833	b12daniel@aol.com www.marinedsa.org
Marine Air Control Squadron Marine Air Command and Control System 4225 O'Neill Stret, Yuma, AZ 85369	14-18 May 2025	Frank Walter (260) 667-0602	macsreunions@gmail.com www.macsreunions.org
Hotel 2/7 Vietnam Veterans (1965-1970) Embassy Suites by Hilton Downtown, Des Moines, IA	29 May to 1 June, 2025	Jerry Moorehead (515) 999-2690	gamoorehead@msn.com
W/C-610 Marines of MCAS K-Bay Las Vegas, NV	10 June 2025	1StSgt Mitravich (808) 271-0655, MSgt Warriner (425) 402-6975	JohnMit@me.com , TopMJW@Live.com https://www.facebook.com/groups/1395918457768385/
2025 Marine Corps Engineer Associations (Annual Reunion & Wards Banquet) Hampton Inn Stafford/Quantico & Conference Center Stafford, VA 22554	23-26 September, 2025	LtCol George Carlson 931-307-9094	treasurer@marcorengasn.org , or visit the MCEA website at www.marcorengasn.org
VMFA-531 (All years) Key West, FL	29 September to 4 October, 2025	Richard Niedner (703) 566-6865	lipsdurkin@hotmail.com https://531grayghostsquadron.org/history
Marine Fighter Foray Reunion Hyatt Regency, Dallas, TX	14-18 October 2026	Donnie Herrin, 214-632-5124, William Pratt, 210-441-9889 Rick Packard 352-988-0410	dherrin@vmfareadyroom.com prattwf@gmail.com Packard.rick@gmail.com
A-6 Intruder Reunion (All Squadrons - All Years) Hyatt Regency, Dallas, TX	22-26 April 2026	Joe Krauss 703-362-4761	hjkrauss2@gmail.com intruderassociation.org

Note to Reunion Planners: Send your reunion events as soon as possible to our organizational mailbox (smb.manpower.mmsr6@usmc.mil) to ensure timely inclusion in this publication. We apologize for the inconvenience with any delayed or missed events due to an unforeseen change in the distribution of this publication. Visit the MCCS web site (<http://www.usmc-mccs.org/reunion/>) for information on how to organize your reunion and lists of upcoming events.

2025 MILITARY RETIREE APPRECIATION DAYS



Retiree Appreciation Days are held throughout the year at various installations across the United States and Europe. Retirees and their family members are offered information on benefits and service.

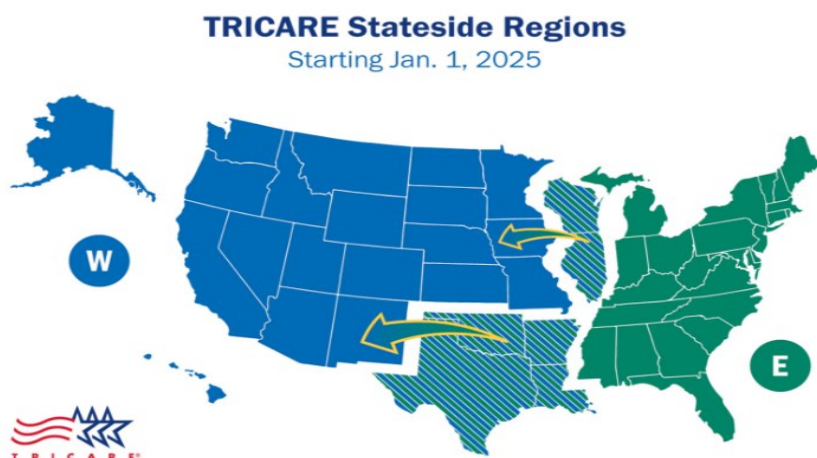
DATE	LOCATION	CONTACT
1 Mar	JB SA-Lackland, Tx	210-671-9204
22 Mar	USAG Fort Stewart, GA	912-767-5013
5 Apr	Kingwood, WV	wvmcrad@gmail.com
25-26 Apr	Pittsburgh, PA	Usarmy.usarc.rso@army.mil
Apr 26	Fort Wainwright, AK	907-353-2095
1-3 May	Fort Jackson, SC	803-751-6715
3 May	JB ER-Richardson, AK	907-384-3500
27 Jun	JB Lewis-McChord, WA	253-966-5884
19 Jul	Presidio of Monterey, CA	831-242-4986
16 Aug	Tobyhanna Army Depot, PA	570-615-7019
6 Sep	Camp Pendleton, CA	760-725-6090, https://www.marines.mil/contact-us/
12-13 Sep	Fort Leonard Wood, MO	573-593-6637
18-Sep	Fort Sill, OK	580-442-2645
20 Sep	Fort Campbell, KY	270-798-5280
27 Sep	Fort Gregg-Adams, VA (Fort Lee)	804-734-6973/7345
27 Sep 0900-1400	Camp Lejeune, NC (Marston Pavilion)	910-451-0287
9-10 Oct	Fort Bliss, TX	915-568-5204
11 Oct	JB Ellington, Houston TX	210-221-9004-9793
18 Oct	JB Langley, Eustis, VA	757-878-3648
18 Oct	Carlisle Barracks, PA	717-245-4501
24-25 Oct	Fort Belvoir, VA	703-806-4551
24 Oct	Fort Knox, KY	502-624-7236/1280
25 Oct	Fort Leavenworth, KS	913-684-5583/2425
31 Oct	Fort Novosel, AL (Fort Rucker)	334-225-9124/9739
1 Nov	Fort Johnson, LA (Fort Polk)	337-531-0363/0402
7 Nov	Fort Moore, GA (Fort Benning)	706-545-1805-4434

Experience camaraderie and esprit de corps at a Retiree Appreciation Day.



Know How TRICARE Regions Are Changing in 2025

By TRICARE Communications August 30, 2024



FALLS CHURCH, Va. – Jan. 1, 2025, marks the start of health care delivery under TRICARE’s new regional contracts. There will be changes to the TRICARE regions in the United States as part of the new contracts. While there will still be two TRICARE regions, six states currently in the East Region (Arkansas, Illinois, Louisiana, Oklahoma, Texas, Wisconsin) will move to the West Region.

If you’re located in one of the six states moving to the West Region, this article will help you understand what that will mean for you. If you live in the current West Region, you’ll need to take the actions discussed in this article, too. Your TRICARE contractor is also changing. If you don’t live in one of these states, keep an eye out for upcoming articles about how the transition may impact you.

“These changes will help balance the TRICARE population between the two regions and improve the quality of service for all beneficiaries,” said Laura D’Antin, team lead, Customer Support, TRICARE Health Plan, Education and Outreach Branch at the Defense Health Agency.

States switching regions

Six states are moving from the East Region to the West Region:

- Arkansas
- Illinois
- Louisiana
- Oklahoma
- Texas
- Wisconsin

If you live in one of these six states, your TRICARE regional contractor will switch from Humana Military to TriWest Healthcare Alliance on Jan. 1, 2025. This change will affect about 1.1 million eligible beneficiaries.

What this means for you

If your state is switching regions, Humana Military will continue as your TRICARE contractor until Dec. 31, 2024. Before then, you should check your DEERS account to confirm that all your information is up to date.

- Create an account on the TriWest patient portal.
- Update your payment information with TriWest. This will help make sure you can make your payments to TriWest (if applicable) starting Jan. 1, 2025. (**Note:** If you pay by allotment, you don't need to do this. Allotment payments will transfer automatically.)
- Search for providers in the new TriWest provider network directory. You'll find the directory on the patient portal.

You should also plan to take any actions for TRICARE Open Season through TriWest.

Keeping your care on track

If you have ongoing care, don't worry. If you live in these six states, referrals or authorizations from Humana Military that began before Dec. 31, 2024, will be valid through the referral expiration date, up to June 30, 2025. Additionally, TriWest will work with Humana Military to ensure you get care without disruption for the following conditions:

- Cancer
- Pregnancy
- Neurological disorders
- Mental health
- Kidney disease
- Disease management/case management services

The new contractors will assist you in this transition by allowing for efficient referral transfers between regions. They'll provide you the tools to find TRICARE-authorized providers in your new network.

Keeping your provider

Most of the current provider network in the six states will likely stay the same. TriWest and Humana Military are working to maintain the existing network. However, each provider must decide whether to continue with TRICARE.

Next steps

You'll get more updates later this year. This will include website links and phone numbers to contact your regional contractor. For now, sign up for email updates and visit www.tricare.mil/changes to stay informed.



DHA Hospitals Honored for Surgical Excellence

By TRICARE Communications November 27, 2024



(Photo provided by TRICARE News 27 Nov, 2024)

FALLS CHURCH, Va. – The American College of Surgeons National Surgical Quality Improvement Program has recognized three Defense Health Agency hospitals. This recognition is for their outstanding surgical care.

These hospitals are:

- Walter Reed National Military Medical Center
- Naval Medical Center Portsmouth
- Dwight D. Eisenhower Army Medical Center

They're among 77 facilities honored by this program.

What is the ACS NSQIP program?

The ACS NSQIP® program evaluates hospitals based on how well they prevent complications and improve outcomes for surgical patients. To earn the Meritorious distinction, hospitals had to perform exceptionally well in eight key areas.

These include:

- Mortality
- Cardiac: cardiac arrest and myocardial infarction
- Surgical site infections
- Pneumonia
- Unplanned intubations
- Ventilator > 48 hours
- Renal failure
- Urinary Tract Infection

“This recognition shows the skill and dedication of our surgical teams, as well as the entire staff at these hospitals,” said Dr. Paul Cordts, DHA Deputy Assistant Director for Medical Affairs and Chief Medical Officer. “It highlights the quality of care given to our service members, retirees, and their families.”

How does ACS NSQIP work?

ACS NSQIP® is a nationally recognized program. It helps hospitals measure and improve surgical outcomes. Participating hospitals collect data on their patients' recovery after surgery. The ACS analyzes this data to create reports. The hospitals can then use these reports to make improvements.

In 2023, 609 hospitals met the requirements for the Meritorious distinction. Of those, only 77 were recognized for exceptional outcomes.

This includes:

- “All Cases” category. This includes all surgeries.
- “High Risk” category. This focuses on complex cases.

Walter Reed and Dwight D. Eisenhower Army Medical Center earned recognition in the “All Cases” category. Naval Medical Center Portsmouth earned recognition in both “All Cases” and “High Risk.”

How is military medicine leading the way?

These three military hospitals have consistently shown their commitment to patient safety and high-quality care. This recognition shows that the Military Health System is on par, and at times surpassing top civilian hospitals for surgical excellence.

“This data helps us see what’s working and where we can improve,” Cordts said. “It allows us to provide the best possible care. And also continually raise the standard for our patients.”

For military hospitals, this achievement reflects a system-wide focus on using evidence-based practices. The goal is to deliver world-class care. The recognition also highlights the efforts of surgeons, nurses, and support staff working together to improve patient outcomes.

A commitment to quality

For patients, the ACS NSQIP® recognition is a sign of trust. It reassures them that these hospitals prioritize their safety and recovery.

Walter Reed, Naval Medical Center Portsmouth, and Dwight D. Eisenhower Army Medical Center are not only providing excellent care, but they are also setting a benchmark for others to follow.

“These achievements are more than awards. They reflect our commitment to innovation, teamwork, and the highest standards of care,” Cordts said. “The DHA continues expanding its quality improvement programs. These hospitals are examples of how dedication to using data to improve performance and embracing teamwork can transform patient care.”

7700 Arlington Boulevard
Suite 5101
Falls Church, VA 22042-5101

Stay Connected



VA GUIDANCE ON NATURAL DISASTERS

By va.gov 19 Sep 2024

INFORMATION FOR VETERAN BORROWERS

If you have a VA loan and your home was affected by a natural disaster, we encourage you to take the steps listed below to ensure you receive the assistance you need.

- (1) **Contact FEMA (Federal Emergency Management Agency)** Begin the disaster application process online at www.DisasterAssistance.gov or by calling 800-621-3362. In order to receive the maximum assistance, you must register with FEMA before their deadline expires. Do not pay your loan in full before checking with the Small Business Administration (SBA) regarding a loan for the uninsured portion of your loss. Additional support, including low-interest loans, cash grants, and housing assistance may be available from agencies associated with the disaster recovery effort. For more information, go to www.fema.gov.

- (2) **Contact Your Mortgage Company** You are responsible for making regular monthly loan payments, even if your home is not habitable, so contact your lender as soon as possible regarding your loss. If you are unable to make payments on time, we encourage you to discuss for bearance or a loan modification. Also have your lender explain procedures for insurance loss checks, repairs to your property, payments to contractors, etc.

You may also contact VA at 877-827-3702 to speak with a Loan Specialist about your options.

If your home was adapted through VA's **Specially Adapted Housing** program, please contact us at 877-827-3702 as supplemental grant funds may be available to help with repairs.

- (3) **Contact Your Insurance Company** File an insurance claim as soon as possible; however, do not make a hasty settlement on insurance. When the property is damaged but repairable, attempt to get your local engineer's office to inspect your home for structural damage. If possible, get at least two estimates from licensed contractors for cost of repairs or rebuilding. - Insurance checks for personal property and living expenses should be payable to you only. Checks for damage to your home should be payable to both you and your mortgage company.

- (4) **Change your Address** If you are receiving a monthly benefit check from VA or another source and you will not be able to receive mail at your regular address, notify your local post office and VA Regional Office (http://www.benefits.va.gov/HOMELOANS/contact_rlc_info.asp) of your change of address. For information on other VA benefits, call 800-827-1000.
- (5) **Check Other Sources for Assistance** Contact local offices of the American Legion, Veterans of Foreign Wars, Disabled American Veterans (DAV) or other veterans' organizations to see if special assistance may be available, even to non-members of the organization.

INFORMATION FOR MORTGAGE LENDERS

Lenders must check with FEMA to obtain the specific counties and corresponding declaration dates (<https://www.fema.gov/disasters>) along with any amendments to the declaration.

Loan Closed Prior to Disaster. Any loan closed prior to the date of the declared disaster is eligible for VA Guaranty without regard to the disaster. The "Information for Mortgage Servicers" section below applies to these cases.

Properties Appraised Prior to Disaster. If the property was appraised on or before the date of the declared disaster and not closed prior to that date, the following items must be submitted with the VA guaranty request:

(1) Lender Certification

This is to affirm that the property which is security for VA loan number _____ has been inspected to ensure that it was either not damaged in the recently declared disaster or has been restored to its pre-disaster condition or better.

(Lender Signature)

(Lender Title)

(Date)

(2) Veteran Certification

I have inspected the property located at _____ and find its condition now to be acceptable to me. I understand that I will not be charged for any disaster-related expenses and now wish to close the loan.

(Veteran Signature)

(Date)

(3) VA Loan Summary Sheet (VA Form 26-0286). The Remarks section of this form must be annotated “Lender and Veteran Disaster Certifications Enclosed.” Additionally, if local law requires the property to be inspected and approved by the local building inspection authority, a copy of the appropriate local report (s) must be provided. Neither VA nor the veteran purchaser shall bear the expense of any disaster-related inspection or repairs.

(4) Decline in Value. If there is an indication that the property, despite repairs, will be worth less at the time of loan closing than it was at the time of appraisal, the lender must have the VA appraiser update the original value estimate. The payment of the appraiser’s fee for that service will be a contractual matter between the buyer and seller. If the property value has decreased, the loan amount must be reduced accordingly.

(5) Employment/Income Certification. Lenders must confirm prior to closing that the veteran's employment and income have not changed since the loan application. If at time of closing the veteran or co-borrower is no longer employed or income has been reduced, this information should be reported to VA or the automatic underwriter, as appropriate, for evaluation prior to closing.

INFORMATION FOR MORTGAGE SERVICERS


Mortgage servicers must check with FEMA to obtain the specific counties and corresponding declaration dates (<https://www.fema.gov/disasters>) along with any amendments to the declaration.

Assistance to Homeowners. VA encourages servicers of guaranteed loans in disaster areas to extend all possible forbearance to borrowers in distress. VA regulations on Prepayments (38 CFR 36.4311), Advances (38 CFR 36.4314), Loan Modifications (38 CFR 36.4315) and Supplemental Loans (38 CFR 36.4359) may be of assistance in appropriate cases. It is the loan holder’s responsibility to counsel borrowers concerning assistance that may be available.

Moratorium on Foreclosures. Although the loan holder is ultimately responsible for determining when to initiate foreclosure and complete termination action, VA encourages holders to establish a 90-day moratorium on initiating new foreclosures in the disaster area.

Insurance Requirements. VA regulations (38 CFR 36.4329) require that lenders and holders ensure that homes financed with VA-guaranteed loans be sufficiently insured against hazards. Insurance proceeds are to be applied to the restoration of the security or the loan balance. The burden of proof is upon the holder to establish that no increase in VA’s ultimate liability is attributable to failure of the holder to have the property properly insured or properly apply an insurance loss settlement.

Case-specific appraisal, origination and servicing issues may be directed to the appropriate VA Regional Loan Center (http://www.benefits.va.gov/HOMELOANS/contact_rlc_info.asp).



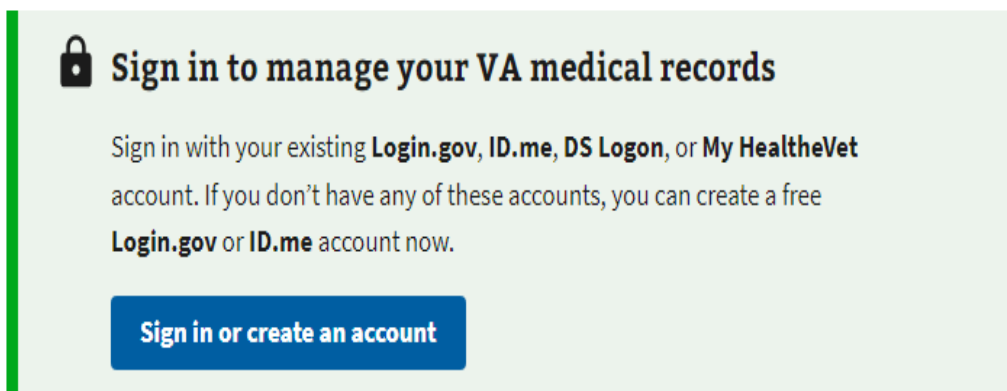
Get your VA medical Records online

By VA.gov November 18, 2024

Get your VA medical records online

Review, print, save, download, and share your VA medical records and personal health information with our online tools.

Use VA Blue Button to manage your records online



Sign in to manage your VA medical records

Sign in with your existing **Login.gov**, **ID.me**, **DS Logon**, or **My HealtheVet** account. If you don't have any of these accounts, you can create a free **Login.gov** or **ID.me** account now.

Sign in or create an account

<https://www.va.gov/resources/creating-an-account-for-vagov/>

What you can do when you sign in

- Download a customized Blue Button report with information from your VA medical records, personal health record, and in some cases your military service record
- Download a Health Summary that includes specific information from your VA medical records (like your known allergies, medicines, and recent lab results)
- Build your own personal health record that includes information like your self-entered medical history, emergency contacts, and medicines
- Monitor your vital signs and track your diet and exercise with our online journals Share a digital copy of the personal health information you entered yourself with your VA health care team through secure messaging

Who can manage VA medical records online

You can use all the features of VA Blue Button if you meet all of these requirements.

All of these must be true:

- You're enrolled in VA health care, **and**
- You're registered as a patient in a VA health facility, **and**
- You have a verified **Login.gov** or **ID.me** account or a Premium **DS Logon** or **My HealtheVet** account

TAPS



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MAJOR GENERAL

MCMONAGLE, JAMES J.

Aug 88/Oct 24 COFFIN, JOHN C. Jul 75/Jun 24
CRITTENDEN, STEVEN M. May 91/Jul 24

BRIGADIER GENERAL

BREWSTER, ALBERT E. JR

MILLER, GERALD L.

DEAN, THOMAS C. Oct 88/Jun 24
DUSSEAU, NORMAN P. Apr 90/Feb 24

Jul 80/Sep 24 GNIBUS, THOMAS E. Aug 80/Jul 24

Nov 93/Sep 24 GOMEZ, ARTHUR May 98/Aug 24

HART, JAMES A. Nov 80/Jun 24

HARTER, ROBERT H. Sep 73/May 24

COLONEL

AGEE, JOSEPH S.

ANGUS, THOMAS P.

ASKEY, DAVID H.

COVER, WILLIAM J.

DEICHMANN, RICHARD E.

FAVOR, JOSEPH M.

GOULDING, VINCENT J. JR

HEINE, JOSEPH P.

HUFFMAN, LARRY D.

JENKINS, JERRY H.

JOHNSON, FREDERICK S.

JOHNSON, WILLIAM D.

LEWIS, FLOYD C.

MILLER, GARY W.

MITRIONE, ROBERT F.

PENICO, EDWARD F.

PIFEL, BRUCE A.

PRUETT, PAUL E.

PULLIN, GARY E.

SMITH, MALCOLM E JR

SMITH, VEA J.

STEVENS III, GEORGE T.

SWEENEY, BRONSON W.

TEMPONE, JOHN A.

VANSCHOONEYELD, WILLIAM H.

VESELY, JAMES E.

Feb 91/May 24 HOPEWELL, FREDERICK J. Sep 09/Aug 24

Mar 87/Jul 24 HUDSON, RICHARD B. Jul 87/Jun 24

Aug 97/Jun 24 JOHNSON, GARY W. Jul 05/Jul 24

Jun 95/Sep 24 KAY, STEPHEN H. Jul 06/Jul 24

Dec 92/Oct 23 KERZIC, ROBERT L. Jul 84/Jul 24

Aug 99/Feb 24 LEWALLEN, JAMES W. Sep 86/Jul 24

Jul 01/Sep 23 ODRUDY, LEO K. JR Jul 82/Jun 24

Oct 00/Sep 24 PARSONS, LARRY F. Apr 91/Jun 24

Nov 04/Jul 24 PAULY, JAMES D. Aug 82/Jun 24

Jan 85/Jul 24 SCALISE, TERYL W. Oct 91/Sep 24

Aug 76/Jul 24 SCHMITT, DANIEL A. Sep 18/Jul 24

Jul 04/Aug 24 SPARKS, WILLIAM M. Apr 83/Jan 24

Jul 88/Aug 24 TAYLOR, GENE P. Oct 96/Jun 24

Sep 01/Apr 23 TEELE, JOHN P. Jul 04/May 24

Mar 91/Jul 24 TERRY, JON D. Aug 93/Jul 24

Aug 76/Jul 24 TILLMAN, HUGH V. Sep 09/Jun 24

Nov 85/Jul 24 TRAVIS, RICHARD F. May 08/Jul 24

Jul 91/Jul 24

Sep 07/Aug 24

Mar 88/Aug 24 **MAJOR** Feb 95/Jun 24

Jul 79/Aug 24 BARTHOLOMEW, DAVID C. Sep 76/Feb 24

Jun 92/Oct 22 BOWEN, DENNIS R. Jul 80/Jul 24

Aug 93/Jul 24 BOWER, JAMES W. Dec 76/Aug 24

Jul 02/Jun 24 BUTLER, JOHN H. Oct 78/Aug 24

Apr 81/Aug 24 CULBERTSON, LOUIS A. Jan 01/Aug 24

Jul 01/Dec 23 DUNLAP, CHARLES R. May 99/Aug 24

ENDIEVERI, ANTHONY F. Oct 76/May 24

FEHR, KENNETH A. Aug 94/Jun 24

FOSTER, BARRY R. Apr 88/Sep 22

Sep 90/Jul 24 HALPIN, THOMAS J. Oct 90/Jun 24

Oct 88/Jul 24 HELD, RAYMOND B. Aug 80/Aug 24

Feb 05/Jul 24 HENRY, BILLY C.

Jul 73/Jun 24 **Major's continued on page 17**

LIEUTENANT COLONEL

BUCKNER, DAVID N.

CASPERSEN, MARK H.

CHAPPELL, CLYDE C.

CLATWORTHY, JOHN

TAPS



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Major's continued from page 16

HOSKINS, ROWLAND R.
HUIZENGA, ELMER F.
INNOCENTI, THOMAS III
JAMES, DONALD W.
KIMPLE, STEVEN B.
LEWIS, LEONARD W.
LONDO, BERT JR
MARTIN, GREGG H.
MCGRATH, MICHAEL E.
MCKEE, DENNIS T.
MOEHRKE, RICHARD R.
MONGOVEN, PATRICK J.
NICANDER, MARTIN T.
PRESTON, GLENN H.
QUIGLEY, EDGAR F. JR
RYAN, DAVID J.
SIMMONS, ARNOLD E.
SNOW, CLAUDE K.
STRICKLAND, JOSEPH E.
TREADWELL, RUSSELL P.
WALKER, RONALD E.
WASIUTA, MYRON
WOODS, MICHAEL B.
WRIGHT, WILLIAM S.

CAPTAIN

BENZ, ANTHONY B.
BOLTON, RICHARD W.
DREW, JOHN A.
EGAN, JOHN B.
KIMBLER, EUGENE
MIX, TOM A.
MOLLENDOR, JAMES J.
MORRISON, JERALD J.
RITTER, HAROLD L.
SILER, JERRY E.
STAFFORD, DONALD E.
WARD, BRUCE M.
WELDON, ARTHUR J.

Aug 76/Jul 24	FIRST LIEUTENANT	
Jul 72/Jun 24	FEID, DONALD A.	Nov 86/Sep 24
Jan 06/Aug 24	HALE, JAMES H.	Mar 76/Jul 24
Mar 84/Jul 24	HUTSON, CLARENCE E.	Dec 77/Jul 24
Jan 74/May 24	LYKENS W. F. JR	Sep 68/Jun 24
Mar 86/Dec 23		
Jun 87/Feb 24	CHIEF WARRANT OFFICER 5	
May 09/Jun 24	BEATH, WILLIAM E. JR	Sep 16/Jul 24
Jan 96/Jul 24		
Feb 76/Jul 24	CHIEF WARRANT OFFICER 4	
Jun 94/Aug 24	ANDERSON, KLEVE L.	Mar 77/Dec 23
Sep 80/Jul 24	CARLSON, FLOYD A. JR	Aug 83/May 24
Jul 76/Jul 24	CLELLAND, JOHN P. JR	Nov 81/Jul 24
Oct 97/Jul 24	JONES, GERALD A.	Jul 00/Aug 24
Jun 89/Sep 24	KING, LESLIE C.	Mar 83/Aug 24
Jul 81/May 24	LOPEZ, JULIO C.	May 03/Aug 24
Jul 92/Jun 24		
Jun 98/Sep 24	CHIEF WARRANT OFFICER 3	
Oct 88/Jun 24	ALBRITTON, JUNIOR M.	Jun 74/Sep 24
Oct 72/Apr 24	MORTON, DON E.	May 94/Feb 24
Jul 89/Jul 24	TAURIAC, JENNIFER E.	Sep 11/Aug 24
Jul 80/Jul 24		
Sep 89/Jul 24	CHIEF WARRANT OFFICER 2	
Aug 01/Jul 24	MACKENZIE, DONALD G	Aug 69/Dec 20



Photo by Elizabeth Fraser

Mar 72/Jul 24
Jun 76/May 22
Dec 70/Jul 24
Mar 69/Aug 24
May 79/Jul 24
Oct 72/Jun 24
Sep 69/May 24
Jun 73/Jul 24
Feb 72/Aug 24
Jul 80/Sep 23
May 77/Jun 24
May 87/May 24
Oct 71/May 24

TAPS



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SERGEANT MAJOR

COLON, ROBERT
DAVIS, JOSEPH C.
FONTELLO, ROBERT G. JR
JACKSON, DANIEL L.
LOUDEN, WHITAKER JR
NOAKES, DAVID L.
SHELBURNE, JEFFERON L.
SMETHERS, LEON M.
TURNER, JEFFREY A.
TURNER, WILLIAM M.
WODARZ, JACOB A.

Nov 06/Jul 24
May 81/Aug 23
Oct 02/Aug 24
Jun 06/Jun 24
Jan 79/Mar 24
Nov 90/Jun 24
Dec 76/Jun 24
Aug 93/Aug 24
Oct 04/Jul 24
Apr 70/Aug 24
Apr 82/Aug 24

BLOSSER, JOSEPH L.
BOWER, DENNIS W.
CAMPBELL, MICHAEL L.
CECIL, RICHARD D.
DAVIS, BILL M.
DEDRICK, DAVID L.
DUCZKOWSKI, JOHN F.
ELSTON, JOHN W. JR
GARCIA, GABRIEL
GONDER, PETER O.
HARSHBARGER, THOMAS M.
HOWARD, CHARLES L.
HUGHES, TIMOTHY M.
JONES, LONNIE L.

Sep 91/Aug 24
Dec 81/Aug 24
Jul 79/Aug 24
Oct 77/Sep 24
May 83/May 22
Nov 90/Jul 24
Jan 08/Aug 24
Jan 73/Jul 24
Jan 19/Jul 24
Sep 91/Jul 24
Oct 02/Jul 24
Jul 99/Jul 24
Sep 87/Jul 24
Dec 77/Jul 24

MASTER GUNNERY SERGEANT

CANTU, MANUEL
CROUCH, ROBERTS S.
DAVILA, WILLIAM L.
GUTIERREZ, ARMANDO P.
HADDIX, TIMOTHY G.
HIGHT, JAMES H.
HILDENBRAND, WILLIAM J.
LEEVEER, BERNARD A.
LEONARD, WAYNE R.
MCDERMOTT, JOHN R.
NICKLE, OLIVER A. JR
PABLO, CARLOS C.
POWELL, GARLEN A.
SHUE, JOHN L. JR
SIMMONS, CECILE E.
SLATER, DAVID J.
SMITH, CLYDE J.
TAYLOR, WILLIAM L.
WALKER, DAVID H.
WALLACE, HENRY C.

Jan 03/Aug 24
Sep 84/May 24
Apr 97/Aug 24
May 93/Jul 24
Nov 10/Aug 24
Jan 96/Aug 24
Jul 86/Sep 24
Feb 06/Jun 24
Sep 89/Jul 24
May 78/Feb 24
Jan 77/Oct 24
Sep 95/Aug 24
Jan 11/Jul 24
Mar 76/Jul 24
Aug 79/Jul 24
Jan 14/Sep 24
Oct 04/Jul 24
Jan 93/Jul 24
Jun 90/Dec 23
Apr 01/Jun 24

LAMBERT, LOUIS J.
MANNING, JAMES L.
MASLOWSKI, JEROME E. III
MCCLEARY, HAMILTON R.
MCDANIEL, DANNY F.
MCLAUGHLIN, JOHN G.
MOFFITT, LARRY A.
MORALES, FRANK G. JR
MORALES, MANUEL JR
MORI, RAYMOND
MUSSER, ARNOLD J.
NELSON, ISAIAH
OCONNOR, JOHN P.
ORAZE, MATTHEW P.
PFIZENMAYER, JAMES J.
PUGH, ERNEST J. JR
PURTELL, VINCENT P.
RIDENHOUR, WALTER C.
SCOTT, CHARLIE JR
SIMMONS, JERRY
SMITH, DONALD A.
SMITH, MICHAEL R.
VACHOWIAK, NORMAN W.
VASAI, VAGI F.
WAITE, DONALD V.
WEEKS, CHARLES W.
WOODLAN, JOHN R.

Aug 73/Sep 24
Jun 80/Jul 24
May 88/Jul 24
Feb 09/Jun 24
Mar 89/Jul 24
Apr 76/Apr 24
Oct 00/Jun 24
Feb 89/Jul 24
Oct 76/Jun 24
Feb 78/Jul 24
Aug 77/May 24
Feb 86/Aug 24
Oct 84/Jul 24
Dec 20/Dec 23
Feb 80/Sep 24
Dec 99/Jun 24
Sep 77/Aug 24
Dec 03/Jul 24
Jun 83/Jul 24
Jun 77/Apr 24
Aug 88/Jun 24
Oct 23/Apr 24
Jan 76/Nov 23
Jan 94/Jun 24
May 77/May 23
Mar 86/Aug 24
Dec 15/Jul 24

FIRST SERGEANT

BECK, GENE A.
COLEMAN, HUGH D.
DUDYNSKY, WALTER T.
ESCALANTE, JUAN F.
GALVAN, GEORGE E.
HUGHES, ROBERT JR
HUMMER, ELTON L.
HUNT, FRANK D.
SHEPHERD, JAMES T.

May 87/Jul 24
Jul 72/Apr 24
Feb 90/Jul 24
Jan 17/Jul 24
Mar 72/Jun 24
Oct 79/Apr 24
Oct 72/Aug 24
Apr 73/Aug 24
Feb 73/Jun 24

GUNNERY SERGEANT

AKERS, ALLEN L.
ALDAY, LLOYD M.
BANKS, CURTIS JR
BASNETT, WILLIAM L.
BINKLEY, ARTHUR C.

Feb 98/Jul 24
Oct 93/Aug 24
Feb 03/Jun 24
Jun 75/Aug 24
Aug 77/Jun 24

MASTER SERGEANT

BAKER, CECIL C.
BELL, DAVID L.
BIRDSSELL, MICHAEL H.
BIRGE, WILLIAM S. III

Oct 77/May 24
Apr 71/Aug 23
Nov 81/Jul 24
Oct 83/May 24

Gunnery Sergeant's continued on page 19

TAPS



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Gunnery Sergeant's continued from page 18

BROOKS, SHELDON T.	Jul 92/Aug 24	PETERSON III, WALTER H.	Aug 88/Jan 24
CHILCOTE, WILLIAM E.	Jul 93/Sep 24	PIGO, LARRY M.	Mar 02/Jun 24
COCHRAN, BILLY O.	Jan 71/Jul 24	RACOMA ROBERT B.	Jun 79/Jul 24
COOPER, GARY E.	Aug 78/Jul 24	RAMIREZ, ROBERT M.	Nov 89/Jun 24
DEAN, ALMUS L.	Oct 73/Jul 24	RATHBUN, RAYMOND C.	May 68/Jul 24
DEANS, GREGORY C.	Oct 93/Jun 24	REPPOND, CLOIS R.	Apr 78/Aug 24
DENNIS, DANA L.	Jul 88/Aug 24	RICE, JOSEPH H.	Jan 88/Jun 24
DUNLAP, JOSEPH R.	Nov 82/Jun 24	ROBERTS, RANDALL W.	Aug 99/Jul 24
FANCIULLO, LESTER J.	Sep 66/Jul 24	RODGERS, BOBBY R.	Apr 89/Jul 24
FIRMAN, GEORGE B.	Jul 74/Jun 24	SAMBORSKI, THOMAS L.	Jul 08/Aug 24
GONYEAU, GERALD A.	Oct 71/Aug 24	SCHNEIDER, RUSSELL L.	Jan 97/Sep 24
GRAHAM, ROBERT G.	Jul 92/May 24	SCOTT, CLARENCE	Aug 93/Jun 24
HELMS, JOHNNIE R.	Jan 89/Jun 24	SEGURA, GARY M.	Oct 20/Jun 24
HENSON, MATTHEW A.	Jun 23/Jul 23	SHELTON, ROGER H.	Oct 76/Aug 24
HOOKS, DUDLEY H.	Oct 90/Jul 24	SMITH, ERIC J.	Mar 15/Jul 24
HOUSEHOLDER, BOYD C. JR	Oct 90/Jun 24	WALKER, BOBBY E.	Jul 70/Aug 24
HUISMAN, EARL D.	Jul 89/Aug 24	WARD, BOBBY J.	Aug 74/Jul 24
HUNLEY, WILLIE L. JR	Oct 93/Aug 24	WARDEN, CLARENCE C.	Sep 75/Aug 24
JANISCH, RANDALL E.	Sep 08/Jun 24	WELLS, DONALD J.	Feb 69/ Jun 24
JOHNSON, FRANK R. JR	Sep 77/Jul 24	WILLIAMS, MICHAEL D.	Jul 99/Jan 24
KAHOOKELE, BENJAMIN P.	Mar 73/Sep 24	WOLFENBARGER, DANIEL W.	Dec 92/Jul 24
KAIGLER, ERIC M.	Jan 86/Jul 24	ZILLMER, TIMOTHY L.	Oct 95/Aug 24
KEITH, CHARLES M.	Oct 74/Jun 24	STAFF SERGEANT	
KING, WILLIAM H. JR	Jan 83/Jun 24	GANSHOW, STANLEY A.	Aug 90/Aug 24
LANIUS, JOHN A. JR	Jul 87/Jun 24	GRIFFITH, STANLEY A.	Nov 96/Jun 24
LAVENDER, WILLIAM J.	Jul 70/Jun 24	HANDY, VAUGHN D.	Nov 94/Aug 24
LEE, LINDLE L.	Jul 77/Aug 24	HOUSE, MICHAEL E.	Jun 94/Jul 24
LORENZ, RICHARD F.	Oct 73/Dec 23	JOHNSON, WESLEY R.	Dec 70/Jun 24
LORENZO, DOMINGO	May 73/Jul 24	KIRYLO, GIORGIO	Sep 21/Jul 24
MARTINEZ, EUSEVIO	Jun 15/Aug 24	KNUTSON, GREGORY C.	Oct 88/Jul 24
MATERO, A. H.	Jun 64/Jun 24	PETERS, KELVIN E.	Mar 77/Aug 24
MCGUFFIN, THOMAS W.	Jan 91/Jun 24	RENTON, ROBERT W.	Jul 74/Aug 24
MOLINA, THEODORE Z.	Sep 71/Jun 24	SANDERS, OSCAR	Jan 77/Jun 24
MOORE, AKRAM W.	Dec 13/Jun 24	SPRAGUE, DAVID L.	Sep 94/Jul 24
MOORE, STEPHEN L. III	Mar 02/Jul 24	STONER, DONALD C.	Mar 72/Jul 24
MORRISON, ROBERT L.	Oct 76/Jul 24	WARD, BOBBY	Aug 78/Sep 24
NADEAU, ROLAND L. JR	Oct 74/Jun 24	WILLENBORG, LAWRENCE A.	Dec 06/May 24
ORTIZ, DEJESUS SAMUEL	Oct 72/Jun 24		
PATTERSON, WILLAIM J.	Aug 93/Jun 24		
PENDERGAST, ROBERT K.	Mar 73/Jun 24		

TAPS



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SERGEANT

AGEE, MOSEN N. JR
BOLLE, CHARLES T.

CORPORAL

COFFMAN, ROBERT A.
HILL, BILLY

LANCE CORPORAL

CASE, JERRY L.
CROUCH, DAVID L.
CRUMP, HERBERT W.
GRIER, HENRY L.
HOLLOWELL, GERALD P.
LESTAGE, WALLACE P.
MEEK, BRADLEY J.
MEHAFFIE, ROBERT L.
RICHARDSON, FLENOY B. II

PRIVATE FIRST CLASS

Jan 70/Jun 24	BIDDLE, CHARLES E.	Mar 56/Jul 24
Sep 69/Aug 24	FRANZEN, MERLIN H.	Oct 53/Jun 24
	GONZALEZ, CHRISTIAN F.	May 12/Aug 24
	HALES, DWAIN W.	Sep 52/Jun 24
Nov 68/Aug 24	KIRCHMEYER, EDWARD J.	Mar 54/Jul 24
May 67/Jun 24	MCCULLOUGH, MARSHALL	Dec 59/Jun 24
	MODAR, JOHN JR	Jun 60/Jun 23

May 91/Jul 24
Dec 68/Jul 24
Sep 66/Jun 24
Mar 70/May 22
Mar 62/Aug 24
Nov 68/Apr 24
Apr 68/Jul 24
Jan 64/Aug 24
Jun 69/Jun 24



Photo by Captain Justin Jacobs



Navy and Marine Corps Retiree Council

August session



By LtCol Jenny Hawkes USMCR (Ret), Chair, Outreach/Overseas/Resources Committee,
Navy and Marine Corps Retiree Council.

From June 12-14, Navy and Marine Corps Retiree Council leaders met with senior-level Navy, Marine and American Legion officials in Washington, D.C., and Quantico, Virginia. They discussed matters of interest to Navy and Marine retirees. Many of the topics will be studied in detail by the 22-member Navy and Marine Corps Retiree Council during its annual meeting in D.C. in August.

The Navy and Marine Corps Retiree Council leaders who participated in the June meetings are Co-Chairs Navy Vice Admiral Jeff Trussler and Sergeant Major of the Marine Corps (SMMC) Mike Barrett, and Navy and Marine Corps Retiree Council Chief of Staff Navy Captain Marty Menez, all retired. Vice Admiral Trussler characterized the meetings as “tremendously engaging.”

On June 12, Vice Admiral Trussler, SMMC Barrett, and Captain Menez met with:

- Lieutenant General James Glynn, Deputy Commandant for Manpower and Reserve Affairs, Headquarters U.S. Marine Corps.
- Sergeant Major Jacob Reiff, Sergeant Major for Manpower and Reserve Affairs, Headquarters U.S. Marine Corps.
- Mr. Mario Marquez, Director of the National Security Division, American Legion.
- Mr. Chanin Nuntavong, Executive Director for Government and Veteran Affairs, American Legion.

On June 13, they met with:

- Ms. Lisa Truesdale, Deputy Assistant Secretary of the Navy (Military Manpower and Personnel).
- Mr. Andrew Corso, Principal Director, Office of the Deputy Assistant Secretary of the Navy (Military Manpower and Personnel).
- Admiral Lisa Franchetti, Chief of Naval Operations.
- Vice Admiral Rick Cheeseman, Chief of Naval Personnel.

On June 14, they met with:

- Mr. Franklin Parker, Assistant Secretary of the Navy for Manpower and Reserve Affairs.
- Admiral Jim Kilby, Vice Chief of Naval Operations.
- Mr. Erik Raven, Undersecretary of the Navy.
- General Eric Smith, Commandant of the Marine Corps.

“The themes of our discussions were consistent and clear on how we might rally and utilize our retirees,” said Vice Admiral Trussler. Key areas of focus include:

- Correcting public misconceptions about the readiness and professionalism of today’s military.
- Helping potential recruits and their influencers see the value of service in today’s Navy and Marine Corps.
- Educating retired Sailors and Marines about the role they can play as retirees to support the Navy and Marine Corps’ success.

“Our retirees are an asset to be utilized,” said Vice Adm. Trussler. “We didn’t complete our service, we just changed our mission!”

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

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

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

To stay in the know about matters affecting Navy and Marine retirees, consider liking and following the Navy and Marine Corps Retiree Council page on Facebook. Search for “Navy and Marine Corps Retirees” or use the direct link: https://www.facebook.com/p/Navy-and-Marine-Corps-Retirees-100064789173687/?_rdr.

Visit <https://www.mynavyhr.navy.mil/Media-Center/Publications/Shift-Colors/> to access the current edition of “Shift Colors,” the official newsletter for retired Sailors. You can also navigate to the newsletter via MyNavyHR.navy.mil (search for “Shift Colors”).

Visit <https://www.hqmc.marines.mil/Agencies/Manpower-Reserve-Affairs-MMSR-6/> then scroll down to view available volumes of “Semper Fidelis,” the official newsletter for retired Marines.



Pictured (L-R): Sergeant Major of the Marine Corps Barrett, Ms. Truesdale, Vice Admiral Trussler, and Captain Menez, Photo courtesy U.S. Navy.



Pictured (L-R): Sergeant Major of Marine Corps Barrett, Mr. Parker, Vice Admiral Trussler, and Captain Menez, Photo courtesy U.S. Navy.

Steps to Take When an Annuitant Dies

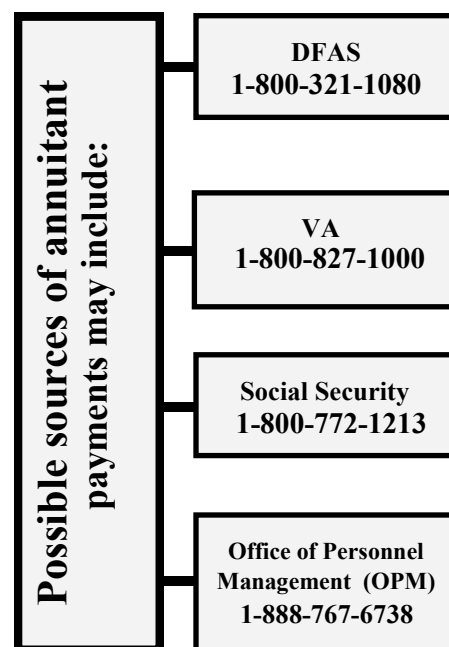
ELIGIBILITY FOR SURVIVOR BENEFIT PLAN ANNUITY PAY ENDS WITH THE DEATH OF THE ANNUITANT (BENEFICIARY)

Prompt reporting of a deceased military annuitant's death can help avoid delay and prevent possible financial hardship for the surviving family members or executors, who will be required to return any unearned payments of the decedent's annuity pay if payment is erroneously received.

***While the VA does not provide burial benefits for annuitants, the annuitant may be eligible for burial in a military cemetery.

Follow these steps to report the death of an annuitant:

1. Call DFAS at 1-800-321-1080 to report the death and stop annuity pay.
2. Mail or fax a copy of the annuitant's death certificate to:
DFAS - U.S. Military Annuitant Pay
8899 E. 56th Street
Indianapolis, IN 46249-1300
Fax: 1-800-982-8459
3. Inform any financial institutions receiving payments about the death of the annuitant. (Provide a copy of the death certificate when it becomes available).
4. If applicable, contact the following agencies/departments immediately to report the death:
 - **Social Security Administration:**
1-800-772-1213 www.ssa.gov
 - **Defense Enrollment Eligibility Reporting System:**
1-800-538-9552
 - **Department of Veterans Affairs:**
1-800-827-1000 (annuitants in receipt of Dependency and Indemnity Compensation)
www.va.gov



If you believe you are the victim of an error or injustice which affects your military record, you may apply for a Correction of Military Records by completing and submitting a DD Form 149, Application for Correction of Military Record. Examples of corrections include: upgraded discharge, promotions, retired pay, household goods, pay date change, bonus, and MGIB programs. DFAS pays military members when the Board for Corrections of Naval Records (BCNR) rule in their favor. If you received a decision from the BCNR and you do not agree with it, write the Board and explain your reasoning. Reference the appropriate address on page 2 of the DD Form 149. If you would like to check the status of your request contact the BCNR directly at (703) 604 - 6884 (Navy/Marine Corps). If you believe DFAS paid you incorrectly for your Correction of Record, provide documentation with a handwritten signature explaining why you are protesting the amount to:

DFAS-IN
 Dept. 3330, Attn: COR/Claims
 8899 East 56th Street
 Indianapolis, IN 46249-3300
 DFAS Inquiry Line: (317) 212-6167
 (Hours: 8:30 am to 3:30 pm, EST)

What to Do When a Retired Marine Dies DFAS Checklist

What You Need to Know

We are sorry for your loss, and we are here to help you. While this is a challenging time, it's important to report the death of a military retiree promptly. Please use one of the options below to report the death of a retiree.

Information about claiming a retiree's final pay and claiming Survivor Benefit Plan payments (if the retiree was enrolled) is also included in this checklist.

Additional information is available on the DFAS Report a Retiree's Death webpage: <https://www.dfas.mil/retdeath>

Please note: The Arrears of Pay (AOP) beneficiary and Survivor Benefit Plan (SBP) beneficiary are designated by the retiree. They can be the same, but are not always the same. Separate claims must be made for AOP and SBP.

How to Report a Retiree's Death

Prompt reporting of a death is important to avoid overpayment. Retired pay ends on the date of death of the retiree.

You can report a retiree's death using our online form or by calling our Customer Care Center, or via fax or mail. Filling out the online askDFAS Notification of Death form is the quickest and most convenient option. It's available 24/7.

- ☐ To use the **online askDFAS Notification of Death form**, visit our Quick Tools webpage: <https://www.dfas.mil/raquicktools>, then click on "To Report the Death of a Retiree."
- ☐ To contact our **Customer Care Center**, call toll-free: 1-800-321-1080 or 1-317-212-0551 (during business hours M-F, Eastern Time).
- ☐ **Fax** to: 1-800-469-6559 OR **Mail** to: Defense Finance and Accounting Service, U.S. Military Retired Pay, 8899 E 56th Street, Indianapolis IN 46249-1200

What Happens When DFAS Receives Notification of Death

Upon notification of death, we will send a condolence letter with instructions for claiming the retiree's final pay. If the retiree was enrolled in the Survivor Benefit Plan (SBP) we will also send the forms to claim SBP annuity payments.

DFAS will **stop monthly payments upon notification of death** to prevent overpayment. Because retired pay ends on the date of death, **if a payment was made after the date of the retiree's death**, we are required to notify the bank to **reclaim the entire payment**. Once we receive the paperwork to claim a retiree's pay, we can calculate and pay the retiree's final pro-rated payment to

Supporting Documents Required

- ◆ We are required to have a copy of the retiree's Certificate of Death that states the cause or manner of death prior to making payments. If you have not yet provided this specific type of death certificate, please include a copy of it with your documents.
- ◆ The supporting documents to claim SBP depends on your individual situation. Please check our webpage for specific information: <https://www.dfas.mil/startsb>

Reminders

- ◆ Is your form **signed and dated** by you (and by witnesses for the AOP SF 1174)?
- ◆ Did you include supporting documents? Is the retiree's name and Social Security Number on each document?

What You Need to Do: Claim a Retiree's Final Pay

When the death of a retiree is reported, we mail a condolence letter to the individual (s) listed on the retiree's account as the Arrears of Pay (AOP) beneficiary. If there is no beneficiary listed on the retiree's account, we will send the letter to the retiree's legal representative, if known, or to the retiree's last known address. The condolence letter is generally sent within a week of the report of death.

The mailing will include the **(AOP) claim form—SF 1174 Claim for Unpaid Compensation of Deceased Member of the Uniformed Service.**

- ☐ **Complete and submit** the SF 1174 form, along with the retiree's death certificate indicating the cause and/or manner of death. This death certificate is required for us to calculate and pay the retiree's final pay. Please note that the SF 1174 must be signed by two witnesses in addition to the claimant.
- ☐ Include a completed **Direct Deposit Authorization (DFAS-CL Form 1059)** with your SF 1174 to have an AOP payment direct deposited to your bank account. Please avoid using a joint account that was shared with a deceased retiree for this deposit. Banks return those payments to DFAS.
- ☐ **Upload** a PDF of your completed/ signed/ witnessed SF 1174 form and supporting documents via the convenient askDFAS **online upload tool** on DFAS.mil: <https://www.dfas.mil/askdfas>. Please make sure the retiree's name and Social Security Number are on each document you upload.

OR **Mail** AOP claims to: Defense Finance and Accounting Service, U.S. Military Retired Pay, 8899 E 56th Street, Indianapolis IN 46249-1200 OR **Fax** to: 1-800-469-6559

You can download forms from our **Forms Library webpage** at <https://www.dfas.mil/raforms> and submit them without waiting for the mail.

Please see the **How to Claim a AOP Using the SF 1174 webpage** at <https://www.dfas.mil/retireeaop> for how-to information and helpful tools for completing these documents, including our helpful Form Wizard, which guides you through completing the form correctly and easily.

What You Need to Do: The Survivor Benefit Plan (SBP)

- ☐ If the retiree was enrolled in the Survivor Benefit Plan (SBP) or the Retired Serviceman's Family Protection Plan (RSFPP), promptly **complete and submit** the DD 2656-7 Verification for Survivor Annuity and supporting documents.
- ☐ **Upload** a PDF of your completed/ signed DD 2656-7 form and supporting documents via the convenient askDFAS online upload tool on DFAS.mil: <https://www.dfas.mil/askdfas>. Please make sure the retiree's name and Social Security Number are on each document you upload.

OR **Mail** SBP claims to: Defense Finance and Accounting Service, U.S. Military Annuity Pay, 8899 E 56th Street, Indianapolis IN 46249-1300 OR **Fax** to: 1-800-982-8459

You can download forms from our **Forms Library webpage** at <https://www.dfas.mil/raforms> and submit them without waiting for the mail.

Please see the **Start an SBP Annuity** webpage at <https://www.dfas.mil/startsbp> for how-to information and helpful tools for filling out and submitting these documents, including our helpful Form Wizard, which guides you through completing the form correctly and easily.

The Retiree's Final Tax Document (1099-R)

The retiree's **final tax document (IRS 1099-R)** is typically issued at the same time as the Arrears of Pay payment to the AOP beneficiary.

If a retiree's legal representative who is not the AOP beneficiary needs a copy of the 1099-R, they should send a signed and dated letter that includes the retiree's full name, Social Security Number, the 1099-R request, and the full name and relationship of the requestor, **along with a copy of the retiree's Certificate of Death** (if not already on file). The Certificate of Death is required in order for the 1099-R to be issued.



Directory Assistance Pages

A

AMC PASSENGER TERMINAL

<http://www.amc.af.mil/Home/AMC-Travel-Site/>

ARLINGTON NATIONAL CEMETERY

(703) 607-8000

www.arlingtoncemetery.mil

ARMED FORCES RECREATION CENTERS

www.armymwr.com/travel/recreationcenters/

- **Edelweiss Lodge and Resort (Germany)**
(011-49) 8821-9440
- **Hale Koa Hotel (Hawaii):** (800) 367-6027

ARMED FORCES RETIREMENT HOME

(800) 422-9988

Email: admissions@afrrh.gov

Email: public.affairs@afrrh.gov

www.afrrh.gov

AWARDS:

Marines who have been discharged, separated or retired on or before 1 January 2001 should submit their inquiry to:

National Personnel Record Center
Military Personnel Records
1 Archives Dr., St. Louis, MO 63138
Phone: (314) 801-0800

B

BOARD FOR CORRECTION OF NAVAL RECORDS

701 S. Courthouse Rd., Bldg. 12, Suite 1001

Arlington, VA 22204-2490

(703) 604-6884/6885; Fax: (703) 604-3437

www.donhq.navy.mil/bcnr/bcnr.htm

C

CAMP LEJEUNE NOTIFICATION REGISTRY

<https://clnr.hqi.usmc.mil/clwater>

COLD WAR RECOGNITION PROGRAM

Attn: AHRC-PDP-A, Dept. 480

1600 Spearhead Division Ave.

Fort Knox, KY 40122-5408

Fax: (800)723-9262 or (502) 613-9510

<https://www.hrc.army.mil>

Search "Cold War Certificate"

COMBAT-RELATED SPECIAL COMPENSATION

SECNAV CRSC Board

720 Kennon St. SE, Ste. 309; Washington, DC 20374-5023

(877) 366-2772, (202) 685-6408, Fax: (202) 685-6610

usn.ncr.asstsecnavmradc.mbx@us.navy.mil

<http://www.secnave.navy.mil/mra/CORB/pages/crsdb/default.aspx>

D

DD 214s

Marines who have been discharged, separated, or retired on or before 31 December 1998:

National Personnel Records Center

1 Archives Dr., St. Louis, MO 63138

(314) 801-0800; Fax: (314) 801-9195

PR.center@nara.gov; www.archives.gov/st-louis

Marines discharged/retired/separated on or after 1 January 1999:

Manpower Management Performance Branch (MMPB-21)

2008 Elliot Rd., Quantico, VA 22134-5030

(800) 268-3710 option (1); smb.manpower.mmrb-10@usmc.mil

DEFENSE FINANCE AND ACCOUNTING SERVICE

(800) 321-1080, www.dfas.mil

U.S. and OCONUS: (216) 522-5955, Fax: (800) 469-6559

DFAS Special Compensation for the Severely Disabled

P.O. Box 998011; Cleveland, OH 44199-8011

(216) 522-6170

E

E-BENEFITS: <https://www.ebenefits.va.gov/ebenefits-portal/appmanager/eb/veterans>

F

Federal Employee Dental and Vision Insurance Program (FEDVIP)

(877) 888-FEDS ((877) 888-3337)

www.BENEFEDS.com/military

Federal Long Term Care Insurance Program (FLTCIP)

(800) LTC-FEDS ((800) 582-3337)

www.LTCFEDS.com/Military

M

MARINE CORPS ASSOCIATION

715 Broadway St., Quantico, VA 22134

(866) 622-1775, ext. 100, Fax: (703) 640-0162

mca@mca-marines.org

- **Leatherneck Magazine**

(800) 336-0291, ext. 115; Fax: (703) 640-0823

leatherneck@mca-marines.org

- **Marine Corps Gazette**

(800) 336-0291, ext. 144; Fax: (703) 630-9147

gazette@mca-marines.org

MARINE BARRACKS WASHINGTON

8th and I, Washington, DC, www.barracks.marines.mil



Directory Assistance Pages

MARINE CORPS HERITAGE FOUNDATION

1775 Semper Fidelis Way, Triangle VA 22172
(703) 640-7965 OR (800) 397-7585; info@marineheritage.org
<https://www.marineheritage.org/>

MARINE CORPS HISTORY DIVISION

Marine Corps University
2044 Broadway Street, Quantico, VA 22134-5001
(703) 432-4874, www.history.division@usmcu.edu

MARINE CORPS JUNIOR ROTC TECOM (C46JR)

2007 Elliot Rd., Quantico, VA 22134-5001
(703) 784-3706; www.mcjrotc.org

MARINE CORPS LEAGUE NATIONAL HQ

3619 Jefferson Davis Hwy, Suite 115
Stafford, VA 22554, (703) 207-9588: JFoster@MCLeague.org
(Membership Manager)

MARINE CORPS RECORDS RESEARCH & RECONSTRUCTION (MMPB-21)

2008 Elliot Rd., Quantico, VA 22134-5030
(800) 268-3710, (703) 784-3930/4646/5616

MARINE CORPS RESERVE ASSOCIATION

3619 Richmond Hwy
Suite 115
Stafford, VA 22554-7771, (877) 289-8780, (703) 289-1204

MCCS COMMUNITY SERVICES: www.usmc-mccs.org

MEDICAL RECORDS: Marines who have been discharged/separated/retired on 1 May 1994 or later:

VA Records Management Center
P.O. Box 5020; St. Louis, MO 63115-8950
(888) 533-4558; Fax: (314) 538-4571

MEDICARE: (800) 633-4227; www.medicare.gov

N

NATIONAL MUSEUM OF THE MARINE CORPS

18900 Jefferson Davis Hwy., Triangle, VA 22172
(877) 653-1775; www.usmcmuseum.org

NATIONAL PERSONNEL RECORDS CENTER

(314) 801-0800; <https://www.archives.gov/personnel-records-center/military-personnel>

NAVY LODGE WORLDWIDE RESERVATIONS CENTER

(800) NAVY-INN; www.navy-lodge.com

NAVY-MARINE CORPS RELIEF SOCIETY

875 N. Randolph Road Street, Suite 225, Arlington, VA 22203
(800) 654-8364; <http://www.nmcrrs.org>

Q

QUANTICO NATIONAL CEMETERY

(703) 221-2183; www.cem.va.gov/cems/nchp/quantico.asp

S

SISTER SERVICE RETIREE PUBLICATIONS

- **Air Force Afterburner:** <http://www.retirees.af.mil/Library/Afterburner/>
- **Army Echoes:** <https://soldierforlife.army.mil/retirement/echoes>
- **Coast Guard Evening Colors:** www.uscg.mil/ppc/retnews
- **Navy Shift Colors:** www.mynavyhr.navy.mil/Media-Center/Publications/Shift-Colors/

SOCIAL SECURITY ADMINISTRATION

(800) 772-1213; www.ssa.gov

SURVIVOR BENEFIT PLAN

www.dfas.mil/retiredmilitary/provide/sbp

T

THRIFT SAVINGS PLAN: (877) 968-3778; Fax: (216) 367-3605; TSP mailbox: ccl-mc-tsp@dfas.mil
International callers: (404) 233-4400
<https://www.tsp.gov/index.html>

TRICARE: <https://tricare.mil/>

- **East:** (800) 444-5445;
<https://www.humanamilitary.com/east/>
- **West:** (844) 866-9378;
<https://www.tricare-west.com>
- **Overseas:** (888) 777-8343;
<https://www.tricare-overseas.com>
- **Health Beneficiary Counseling Assistance Coordinator:** <https://tricare.mil/bcacdcaao>

TRICARE for LIFE: (866) 773-0404; www.tricare4u.com

TRICARE Network Pharmacy Program

(877) 363-1303;
<https://www.express-scripts.com/TRICARE/index.shtml>

TRICARE Pharmacy Home Delivery: (877) 363-1296;
<https://tricare.mil/homedelivery>

U

UNIFORM SUPPORT CENTER: (800) 368-4088;

Fax your DD 214 to (800) 551-6289 before placing order.

V

VA: (800) 827-1000; www.va.gov

VA EDUCATION: (888) 442-4551; www.gibill.va.gov

VA LIFE INSURANCE PROGRAMS:

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

VA SGLI/VGLI: (800) 419-1473

VA STATUS OF HEADSTONES AND MARKERS:

(800) 697-6947

HEADQUARTERS, U.S. MARINE CORPS (MMSR-6)
JAMES WESLEY MARSH CENTER
3280 RUSSELL ROAD
QUANTICO, VA 22134-5103

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Access your newsletter online at <https://www.hqmc.marines.mil/Agencies/Manpower-Reserve-Affairs-MMSR-6/>

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MMSR-2: (703) 784-9322/23 Enlisted
(703) 784-9324/25 Officer



Active Duty Separations and Retirements

- **Officer**
smb.manpower.mmsr2o@usmc.mil
- **Enlisted**
smb.manpower.mmsr2e@usmc.mil

MMSR-4: (703) 784-9308/09/21
Disability Separations and Retirements
smb.manpower.mmsr4@usmc.mil

MMSR-5: (703) 784-9306/07
Fax: (703) 784-9834
Inactive Reserve Separations and Retirements
smb.manpower.mmsr5@usmc.mil

MMSR-6: (703) 784-9311/10; 1-800-336-4649
Fax: (703) 784-9834
Retired Services and Pay

- Address Changes (Note: Annuitants must call DFAS)
- Identification Cards
- Semper Fidelis
- Survivor Benefit Plan
smb.manpower.mmsr6@usmc.mil

