

# Nebraska



Volume 22 Issue 6

*Dulce et decorum est pro patria mori*

November - December 2020

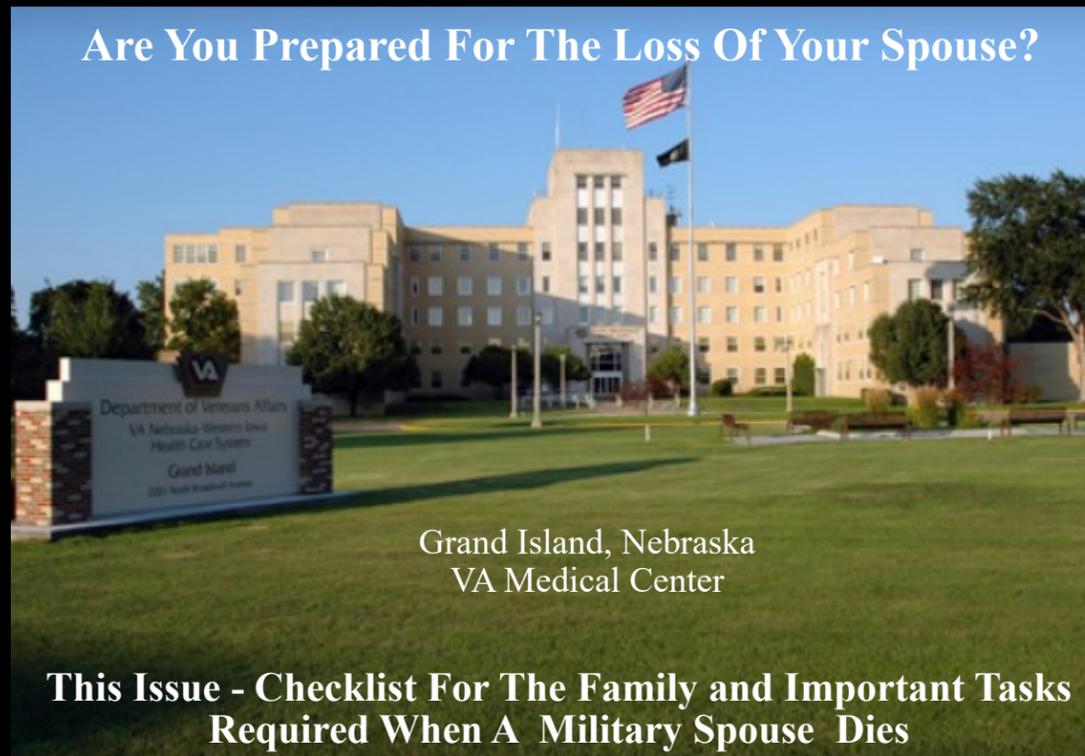


# THE GRAPEVINE

*Since 1998*



Are You Prepared For The Loss Of Your Spouse?



Grand Island, Nebraska  
VA Medical Center

**This Issue - Checklist For The Family and Important Tasks  
Required When A Military Spouse Dies**

## VA Healthcare - This Issue



Editor – CMSgt John Stewart, USAF (retired)



Read Online by Veterans around the World

Sponsored by Patriotic Private Citizens  
and Local Business Leaders  
from our Surrounding Communities

[www.veteransgrapevine.com](http://www.veteransgrapevine.com)

[www.veteranspage.com](http://www.veteranspage.com)

*Honor to the soldier and sailor everywhere, who bravely bears his country's cause. Honor, also, to the citizen who cares for his brother in the field and serves, as he best can, the same cause.*  
— Abraham Lincoln



Your Editor and His Hero

## Military retirees and families are getting new IDs for the first time in three decades

By STEVE BEYNON | STARS AND STRIPES

WASHINGTON — The Defense Department is replacing its 30-year-old identification cards for military families, retirees, and civilian workers in an effort to upgrade the cards and avoid security risks.

The Defense Department began issuing the new IDs in July and some are already in circulation. But Michael Sorrento, director of the Defense Manpower Data Center, said cardholders don't have to scramble for the new IDs. In the midst of the coronavirus pandemic, he said he doesn't want ID facilities jam-packed with people, so the old cards do not need to be replaced until they expire or the phase-out date in January 2026.

However, only about 20 sites now issue the new cards due to the equipment required to make them. But all ID sites worldwide will likely have the new equipment by the end of the year, according to a Defense Department news release.

Sorrento said the change is needed because the old IDs have "virtually no security features" and the modern updates can help civilians be processed through security checkpoints more quickly. The new IDs are enhanced with security features to deter counterfeiting and fraud, and could eventually be used to order future replacement cards online and delivered through the mail, rather than going to an ID center in person.

This will be the first change to IDs in the DoD civilian worker and veteran community since 1993. Sorrento said they are "essentially the CAC [Common Access Card] card without the chip. CACs are the ID cards issued to service members and some DoD civilian workers, and the card's built-in chip allows them to access online resources through DoD computers.

People eligible for the next generation ID card are members of the ready Reserve, inactive National Guard, non-CAC eligible civilians, Medal of Honor recipients and 100% disabled veterans. Getting the new card is free of charge.

Sorrento said it's possible in the future that physical cards might not be needed as much and the DoD might shift towards digital IDs. He did not give details on what that would look like, but he said the underlining technology for the new cards supports that possibility.

### Hyperlinks

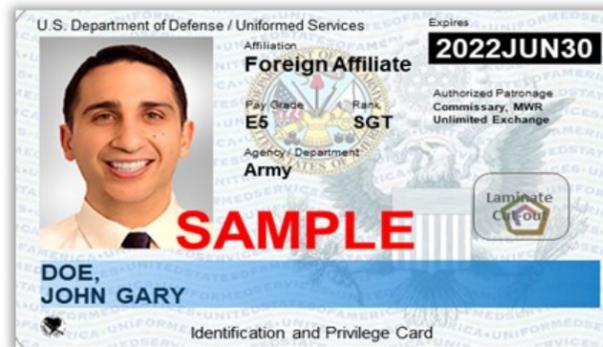
In your Grapevine you will see text in blue, mostly underlined. This provides a link to a website regarding the information being presented in the article. To see the link simply hold down your Ctrl key on the keyboard and click on the blue link. It will open your browser to that link.

## Next Generation Uniformed Services ID Card

The Department of Defense is transitioning from its current paper-based Uniformed Services Identification (USID) card to a more secure, next generation USID card. The Next Generation USID card will incorporate an updated design and security features to deter counterfeiting and fraud, and will be printed on a plastic cardstock. **Initial issuance of the Next Generation USID card will begin on July 31, 2020 at select DoD ID card facilities, with phased implementation at all DoD ID card facilities projected to be complete in December 2020.** USID cards are issued to retired and reserve members, dependent family members of Uniformed Services members, and other eligible individuals in accordance with DoD policy to facilitate access to benefits, privileges, and DoD bases. The Next Generation USID card does not change the populations who are eligible to receive the current card.

Currently-issued USID cards remain valid through their expiration date. In an effort to limit the impact on ID card issuance facilities, **cards will not be reissued solely for the purpose of obtaining the Next Generation USID card.** Since the Next Generation USID card will not be available at all DoD ID card facilities until December 2020, and sites are currently operating under constrained conditions as a result of COVID-19 to keep both cardholders and operators safe, individuals with an indefinite (INDEF) expiration date on their current USID card should wait until summer 2021 to have their Next Generation USID card issued.

### Color Coding



### Blue Bar: Non-U.S. Citizen Sponsors and their Dependents



### White: Current/Former Uniformed Service Members, their Dependents, and All Remaining Personnel

## Next Generation USID Card Type



### Armed Forces of the United States

#### Geneva Conventions Identification Card

-Members of the Individual Ready Reserves and Inactive National Guard

-Non-CAC-eligible civilian noncombatant personnel deployed in conjunction with military operations overseas



### U.S. Department of Defense / Uniformed Services

#### Sponsor Identification and Privilege Card

-Retired members entitled to retired pay

-Members of the Temporary Disability Retired List (TDRL)

-Members of the Permanent Disability Retired List (PDRL)

-Retired members of the Reserves and National Guard

-Medal of Honor recipients

-100% Disabled Veterans

-Former members in receipt of retired pay

-Transitional Health Care Member (TAMP)

-Full-time paid United Service Organizations (USO) personnel when serving OCONUS

-United Seaman's Service (USS) Personnel OCONUS

-Officers and Crews of MSC vessels deployed to foreign countries

-Select Employer Support of the Guard and Reserve (ESGR)

personnel

-Other benefits-eligible categories as described in DoD policy



### U.S. Department of Defense / Uniformed Services

#### Dependent Identification and Privilege Card

Dependents of:

-Active duty Service members of the regular components

-Reserve component Service members on active duty for more than 30 days

-Retirees

-Medal of Honor recipients

-Former members in receipt of retired pay

-Transitional Health Care Members (TAMP)

-100% Disabled Veterans

-Ship's Officers and Crewmembers of NOAA Vessels

-Reserve members not on active duty or in receipt of retired pay

-Former members not in receipt of retired pay

-Reserve Service members who die after receipt of NOE

**COFFEE CLUB  
BATTLE GRIND  
VETERANS**  
Kearney, NE

**BATTLE GRIND  
VETERANS COFFEE CLUB**  
KEARNEY, NE

Phone: Michele (208)-604-3196  
Phone: Jim (308)-293-3636  
battlegrindcoffeeclub@groups.facebook.com

**Veterans  
Crisis Line**

1-800-273-8255 PRESS 1

# NWI WHOLE HEALTH RESOURCES

Be sure to check out the following FREE resources available online or for download:



### Breathe2Relax

<https://www.prosthetics.va.gov/AssistiveTechnology/reviews/2017-Breathe2Relax.asp>  
Breathe2Relax is an app for stress management. It provides detailed information on the effects of stress on the body and instructions and practice exercises to help users learn the stress management skill called diaphragmatic breathing.



### COVID Coach

[https://www.ptsd.va.gov/appvid/mobile/COVID\\_coach\\_app.asp](https://www.ptsd.va.gov/appvid/mobile/COVID_coach_app.asp)  
The COVID Coach app was created to support self-care and overall mental health during the coronavirus (COVID-19) pandemic.



### Mindfulness Coach

<https://mobile.va.gov/app/mindfulness-coach>  
This mindfulness app offers a library of guided mindfulness exercises along with goal setting and tracking options. Enjoy the opportunity to experience an application that many of our patients use. Learn how mindfulness doesn't always mean sitting in silence!



### Mood Coach

<https://www.mobile.va.gov/app/mood-coach>  
Mood Coach is an app to learn and practice Behavioral Activation. This app is designed to help you boost your mood through participation in positive activities. You can plan with positive activities and track your progress.



### Pain Coach

<https://www.mobile.va.gov/app/pain-coach-app-veterans>  
Pain Coach offers helpful tools to track and manage pain. You can reference educational information about pain; track your pain using a daily pain diary and a monthly check-in; monitor your progress managing your pain and see tables and graph of changes in your pain level over time and; use techniques and tools to manage pain.



### VA Video Connect

<https://www.mobile.va.gov/app/va-video-connect>  
VA Video Connect allows Veterans and their caregivers to quickly and easily meet with VA health care providers through live video on any computer, tablet, or mobile device with an internet connection.

Buffalo County  
Veteran Services Office

Tel 308-236-1253

1512 Central Ave  
Kearney, NE 68847

Visit Our Website  
[www.buffaloridgegc.com](http://www.buffaloridgegc.com)



7335 Ave N  
Kearney, NE  
68847

Bar and food  
Proshop  
Party dining  
room

Call Us For A Tee Time  
308-236-5879

**VA Health Now**  
YOUR CLINICAL CONTACT CENTER  
**1-877-741-3400**

VA HEALTH CARE WHERE AND WHEN YOU NEED IT.

For more information please visit, [www.vishn8.va.gov/cc.asp](http://www.vishn8.va.gov/cc.asp).

24  
Around the  
Clock Support

No Co-Pays

Nurse  
Triage

Connect with  
a Provider

\*Pharmacy

\*Prescription  
medications may  
be subject to  
co-pays.

VA U.S. Department of Veterans Affairs  
Veterans Health Administration  
VA SunShine Healthcare Network (VSN II)

Men are from earth.  
Women are from earth.

Deal with it

## Pilot Loses to AI in AlphaDogfight Trials

An artificial intelligence algorithm has defeated a human F-16 fighter pilot in a virtual dogfight simulation. The 20 AUG event was the finale of the Pentagon research agency's AI air combat competition. The algorithm, developed by Heron Systems, easily defeated the fighter pilot in all five rounds that capped off a yearlong competition hosted by the Defense Advanced Research Projects Agency.

The competition, called the AlphaDogfight Trials, was part of DARPA's Air Combat Evolution (ACE) program, which is exploring automation in air-to-air combat and looking to improve human trust in AI systems. "It's easy to go down the wrong path of thinking that that is either A) definitive in some way as to what the future of [basic fighter maneuvers will be]; or B) that it is a bad outcome," said Justin Mock of DARPA, a fighter pilot and commentator for the trials. "From a human perspective, from the fighter pilot world, we talked about we trust what works. And what we saw was that in this limited area, in this specific scenario, we've got AI that works."

The human pilot, only known to the audience by his call sign "Banger" for operational security reasons, is a graduate of the Air Force's weapons instructor course, a highly selective training course reserved for top fighter pilots. While the victory for the AI system is a big step forward for the young DARPA program, the work is far from over. The conditions in the simulation weren't realistic for aerial combat. To start, the artificial intelligence system had perfect information, which experts commenting on the event noted never happens in the field. The human pilot was also flying a fake stick in a virtual seat. "There are a lot caveats and disclaimers to add in here," Col. Dan Javorek, program manager in DARPA's Strategic Technology Office, said in a post-event livestream.

Heron's AI system gained notoriety throughout the competition for its aggressiveness and the accuracy of its shot. Mock noted before the human-AI matchup that the AI system will "take shots that we would never take in our training environments." Mock also said Heron often made an error in basic fighter maneuvers by turning away from enemy aircraft to where the AI thought the other aircraft would go, but was able to recover throughout the fights because of Heron's "superior aiming ability" and the competitor aircraft taking the bait. Heron was one of eight AI teams selected by DARPA to take part in the final round of the agency's competition. Heron topped the likes of Lockheed Martin, Perspecta Labs, Aurora Flight Sciences, EpiSys Science, Georgia Tech Research Institute, PhysicsAI and SoarTech.

DARPA's leadership on the project acknowledged that the results of the simulated dogfight are just the first step in a long journey to fielding AI that can fight in air combat. "Artificial intelligence shows a lot of promise. It's kind of been bang or bust in the past," Javorek said. "In the larger ACE program, our plan is to take the modeling and simulation work that we're doing here and translate it from that digital environment into the real world. And it turns out that's a pretty important jump to make."

Golf balls are like eggs. They are both white, sold by the dozen, and a week later you have to go out and buy more.

## Who fired the final salvo of World War II? Depends on who's calling the shots

By WYATT OLSON | STARS AND STRIPES

The United States was thrust into World War II abruptly with the Japanese surprise attack on Pearl Harbor, Hawaii, on Dec. 7, 1941.



Thick ice coats the bow of the USS Concord during one of the cruiser's numerous missions in the Northern Pacific, in this photo taken sometime between March 1944 and August 1945. HARRY ROY OLSON AND JENNI OLSON

The Pearl Harbor-based destroyer USS Ward is credited with firing America's first shot in the war, sinking a Japanese mini-submarine as it attempted to enter the harbor shortly before the main attack began.

But the end of fighting in the Pacific war was not as definitive, with Japan still occupying territory all the way from Manchuria in the north to as far south as New Guinea as of Aug. 15, 1945, when the emperor of Japan announced the country's surrender and ended the war.

Which U.S. Navy vessel fired the last salvo is less clear, though several ships contend for the title.

"As in almost every case of superlatives, it is often difficult to determine the first or the last for any event or action, because it would require searching and eliminating every other possibility," Timothy Francis, senior advisory historian at the Naval History and Heritage Command, said in a written response to a Stars and Stripes query about the last Navy ship to fire in the war.

### The Concord patrol

The USS Concord, an Omaha-class light cruiser, "probably did" fire the Navy's last shot against a shore target, Francis said. The crew of the Concord certainly expressed little doubt about the ship's place in history.

The Concord, named for the New England town famed for the minutemen and the "shot heard 'round the world" that began the American Revolution, had for much of

1944 and 1945 prowled the northern Pacific as part of a large task force of destroyers and cruisers that fired up on Japanese ships and shoreline.

As Imperial Japan's ability to defend itself by sea and air diminished, the task force's assaults grew bolder on the Kuril Islands, a roughly 800-mile-long archipelago running from northern Japan to what was then the Soviet Union.

Navy crews operating far north coped with frigid conditions.

The Concord's communication officer, who had survived the sinking of the USS Helena near the Solomon Islands in 1943, held no notions of surviving in the event of abandoning ship in the waters of the Northern Pacific.

"If we were ever to get it up here, I wouldn't even bother to go over the side," the officer is quoted in the ship's official history.

The U.S. had dropped atomic bombs on Hiroshima on Aug. 6 and on Nagasaki on Aug. 9 in 1945, and many, including the crew aboard the Concord, were speculating on whether the Japanese would finally concede defeat after such an onslaught.

On Aug. 12, 1945, the larger task group was divided into three "prowling" patrols, which were to sweep the Kurils and destroy any vessels they encountered. Then, at a predesignated time in the night, the patrols were to commence simultaneous bombardment of three separate islands.

The Concord patrol, however, was delayed in reaching Suribachi Wan for the appointed time of bombardment because it encountered, pursued and sank a six-vessel Japanese trawler group.

The Concord reached that northernmost Kuril island an hour late as a result, by which time the other two patrols were already wrapping up their bombardments.

"CONCORD blazed away with more than 500 rounds of 6-inch shells to help set nine fires, visible far at sea, at Suribachi Wan, important military, fishing and cannery center," wrote Concord Ensign R.P. Crossley in the official record.

The ship "fired the final naval gun salvo of World War II a few seconds after 8:06 P.M., August 12 (Japan time)," Crossley wrote.

In an account published in VFW Magazine, crew member Fred A. Lumb recalled the moments after the captain of the Concord ordered the cease-fire. A few minutes later, the guns on all ships bombarding the island fell silent.

"About a minute later," Lumb wrote, "Lt. Cmdr. Daniel

Brand, the gunnery officer, high aloft in forward fire control, saw to it that one more round was fired by the Concord. Probably few who heard that shot really believed it to be a hangfire, but none doubted that it was the last round of the bombardment."

"It was this final shore bombardment that was the basis of the CONCORD crew's proud claim that the cruiser fired the last salvo of the war against a shore target — a claim which undoubtedly will long be the subject of mess-hall and wardroom debate," the ship's official history states.



The USS Concord sits in waters off the Panama Canal Zone on March 14, 1944.

U.S. NATIONAL ARCHIVES

### Another possibility

The USS Heermann, a Fletcher-class destroyer, may have possibly shot down the last Japanese airplane of the war on Aug. 16, 1945.

The Heermann had entered service in 1943 and became a wartime legend after it and several other U.S. destroyers took on a far superior Japanese task force during the Battle off Samar in the Philippines in October 1944.

The Heermann was the only destroyer still afloat at battle's end. It was sailing off the southeast coast of Tokyo on Aug. 15, 1945, when the crew received word that Japan had surrendered, according to an account published by Naval History and Heritage Command.

About an hour after that news, gunners on the destroyer spotted a Yokosuka D4Y Suisui carrier bomber break through the cloud bank. The plane had no bombs or torpedoes attached to it, but it went into a shallow dive just off the Heermann's port beam, indicating it was possibly a kamikaze suicide run.

The ship's 5-inch guns hit the plane, which went into a spin and crashed into the sea.

"The dive-bomber may have been one of the last Japanese planes shot down in the war," the Naval History account said.

But, as Francis notes, fighting continued in Manchuria, China and Southeast Asia for weeks after Aug. 15.

The last U.S. Navy action took place on Aug. 21, when two Chinese motorized junks, commanded by a U.S. Navy officer, "engaged a Japanese junk near Shanghai in the last Navy surface action of the war," Francis said.

Used with permission from Stars and Stripes. Visit their website at [www.strips.com](http://www.strips.com)

### Babalu's Professional Tattoos

Tattoo Artist

Will Wilson  
The Scrapperman

308-325-8872  
Instagram- THESCRAPPMAN  
Facebook - Babalu's Professional Tattoo Studio



### Green Light Contracting

[greenlightcontractinginc@gmail.com](mailto:greenlightcontractinginc@gmail.com)

Remodeling, Construction, Outdoor Living

(308) 440-5050 / (308) 627-1770

When Quality Counts

5615 Highway 30 West  
Kearney, NE 68845

Family Owned and Operated  
Kim • Keith • Jarad Deyo

### Are you a Veteran in crisis or concerned about one?

Connect with the Veterans Crisis Line to reach caring, qualified VA responders. Many of them are Veterans themselves.

Connect by calling 1-800-273-8255 (Press 1), text to 838255, or [chat online](#).



This free support is confidential, available every day, 24/7, serves all Veterans, all service members, National Guard and Reserve, and their family members and friends.

### Golf fact

The higher a golf player's handicap, the higher the chance that he will try to tell you what you're doing wrong.

## THE BATTLE GRIND MISSION STATEMENT

Simply put "Never again will one generation of veterans abandon another."

Although there may be a generational gap between the younger and older veterans, there is still a common bond between the groups — we are veterans. "BROTHER AND SISTERS IN ARMS"



There is a need for veterans of all wars to communicate with each other, whether it be by way of the traditional organizations or newer groups; like Battle Grind.

As America's veterans continue to age, living Pearl Harbor survivors and World War II veterans are becoming fewer and far in between.

Veterans who fought in World War II, Korea, Vietnam and Desert Storm have experiences completely different than those of this generation. All people, including younger veterans, should take some time and listen to what they have to say, if anything just to show our appreciation for past service to our country.

It is very important to educate people about war, what we've gained and how great freedom truly is. Any veteran who has fought will tell you war is an ugly thing. I believe many will also say they fought so others would not have to ever experience the horrors of war.

Don't forget to visit your webpage.

Go to [www.veteranspage.com/battlegrind/index.html](http://www.veteranspage.com/battlegrind/index.html)



That is what we should be coming together to do as veterans, opening people's eyes to just how good we really have it here in the U.S. and what it costs to keep the spirit of freedom alive.

We're all family in some way through service regardless of which service you served in. It's almost like knowing your family history.

Preserving that legacy is equivalent to preserving family history. Regardless of the branch of service or time of service, the willingness to offer your life for this country is one thing that unites all veterans with that unbreakable bond as a brother & sister-

hood.

- Empower members - regardless of our age or rank.  Give each other support.
- Don't hold us back from continuing to serve our country and our community.
- By using collaboration and action we will help to solve problems within our veteran community.
- Bringing the past to the present for the future.

This group meets in Kearney every Saturday morning at 10am for coffee and comradre. To find out more, see the calendar and location of each gathering, etc., go to the following website:

<https://www.facebook.com/groups/battlegrindcoffeclub/>

## Disclaimer

### Disclaimer

All submissions to *The Grapevine* are subject to review and approval. Additionally, I as Editor, reserve the right to edit those submissions due to space limitations or structural content that is, in my unprofessional opinion, unacceptable. I further reserve the right to delay or refuse publication of any submission due to space limitations, or late receipt, that would not meet my necessary deadlines. All donations, including those from ads, are non-refundable, of which 100% of the monies are used to print and mail this paper with any excess amount utilized in the support of veterans.

This publication may contain copyrighted material the use of which has not always been specifically authorized by the copyright owner. In most instances that individual is unknown. I am making such material available in an effort to advance understanding of veterans' issues and believe this constitutes a 'fair use' of any such copyrighted material in accordance with Title 17 U.S.C. Section 107. The material in this newsletter is distributed without profit to those who have expressed an interest in receiving the included information for educating themselves on veteran issues affecting them. Nothing contained herein should be used as a substitute for the advice of a competent Veteran Service Officer (VSO).

For more information go to: [www.law.cornell.edu/uscode/text/17/107](http://www.law.cornell.edu/uscode/text/17/107).

If you wish to use copyrighted material from this newsletter for purposes of your own that go beyond 'fair use', you must obtain permission from the copyright owner.

Finally, everything herein may be factual or not. It is sourced from multiple commercial and private enterprises and content is checked for accuracy as best as possible. However, you have the responsibility to check and confirm the facts before responding to an article and committing any actions based upon any article from this publication.

*The Editor*

## Agent Orange may have sickened Vietnam-era veterans on Guam, Yale-linked report says

By SETH ROBSON | STARS AND STRIPES



A U.S. Army Huey helicopter sprays Agent Orange herbicide and defoliant in this undated photo from the Vietnam War. WIKIMEDIA COMMONS

Veterans who served on Guam between 1962 and 1975 were likely exposed to Agent Orange and other herbicides containing dioxins and may have valid claims to service-related disabilities as a result, according to a recent report by the National Veterans Legal Services Program and the Veterans Legal Services Clinic at Yale Law School.

The veterans meet the legal standard for exposure, said the review of government, private, archival and oral history evidence of herbicide use on Guam during the Vietnam era.

Past claims based on service on the island have been rejected by the Department of Veterans Affairs, said Bart Stichman, executive director of the National Veterans Legal Services Program, in a statement issued with the report on May 11.

The standard of proof is whether it is "as likely as not" that veterans were exposed to herbicide agents, according to the report.

"It is time that the VA acknowledge the strong evidence of toxic herbicide exposure in Guam and care for veterans exposed," Stichman said in the statement.

The VA believes Agent Orange causes several cancers, including leukemia, Hodgkin's disease, multiple myeloma, non-Hodgkin's lymphoma and others, according to its website. The department also recognizes the herbicide as a cause in some cases of diabetes and diseases of the nervous system, skin and

### NEBRASKA VETERANS CEMETERY AT ALLIANCE



2610 County Road 57  
PO Box 718  
Alliance NE  
69301-0718

Phone: (308) 763-2958  
Fax: (308) 763-2963  
Allen Pannell

heart.

Guam served as a major base for U.S. air power during the Vietnam War. At the height of bombing operations during Vietnam, three-quarters of all U.S. B-52 aircraft available for operations in Southeast Asia were based on the island.

The rapid U.S. airpower buildup on Guam created a pressing need to control fire risks and tropical growth with heavy herbicide usage, according to the researchers.

"Service members have said for years that they sprayed Agent Orange and other toxic herbicides all across Guam," Brian Moyer, a Marine veteran who served there from 1974-76 and leads the group Agent Orange Survivors of Guam, said in the statement.

"So many of us were exposed and, sadly, many have already passed away with no recognition from the VA," he said.

Like many whose Agent Orange claims were dismissed in the 1970s and 1980s, Guam veterans have been fighting for recognition of their in-service disabilities, John Rowan, National President of Vietnam Veterans for America, said in the statement.

"Guam veterans now have an overwhelming case that will require the VA to finally recognize these meritorious claims," he said.

VA officials on Guam did not respond to emails last week or a telephone call Monday.

The report — titled "NVLSP And VLSC White Paper Confirming That Veterans Who Served in Guam from 1962-1975 Were Likely Exposed to Dioxin-Containing Herbicide Agents Including Agent Orange" — [is available online](#).

*Used with permission from Stars and Stripes.  
Visit their website at [www.stripes.com](http://www.stripes.com)*



**McCook Mechanical Services**  
Mark Griffin, President  
(308) 737-9315 (work)  
(308) 737-7402 (cell)  
[mark@mccookmechanical.com](mailto:mark@mccookmechanical.com)  
[www.mccookmechanical.com](http://www.mccookmechanical.com)

### Scientific facts

New golf balls have a strong attraction to water, and the power of the attraction is directly proportionate to how much the balls cost.

With golf, the slow groups are always in front of you and the quick groups are always behind you.

## German POW asks: 'Why did America give their young men for us?'

By Jennifer H. Svan and Marcus Kloeckner

KOENIGSWINTER, Germany – Paul Golz was a 19-year-old German private when he was captured by the Americans in a Normandy field, three days after the D-Day invasion.

Golz says it was a stroke of luck that changed the trajectory of his life.

Being a prisoner of war in America for two years beat being a soldier in Germany, where Golz had avoided the hellish eastern front and refused to join the Waffen-SS, which after World War II was deemed a criminal organization for its atrocities.

As a POW in America, Golz tasted his first Coca-Cola, met comedian Red Skelton, watched Mickey Mouse at the cinema and heard jazz music for the first time. Along the way, he learned English, a skill that led him to a long career with the German foreign service.

The invasion ultimately changed his life for the better, Golz said. "Otherwise I was a poor farmer's boy. I have seen another life. I've always had a good guardian angel all of my life."

Golz returned to Normandy for the first time since the war in 2014 and hopes to go back for the 75th anniversary of the invasion that turned the tide of WWII and helped the Allies win.

Now 94 with white hair and piercing blue eyes, Golz lately has been asked to tell his war story more often. War veterans are dying off quickly and Golz is an eyewitness to the historic battle from the other side of the shores of Normandy.

Golz almost didn't make it to Normandy in June 1944. An ammunition runner in the German Wehrmacht, Golz's unit was sent to Russia to fight in January 1944. But Golz got very sick, sidelining until the end of March.

"Everyone was dead," Golz said, of the 50 soldiers in his company sent to fight in Russia. "My guardian angel had given me diphtheria and scarlet fever."



*Paul Golz as a young German soldier. The 94-year-old World War II veteran hopes to return to Normandy for the 75th anniversary of the historic D-Day invasion on June 6, 1944. Golz was captured three days after the invasion and held as a prisoner of war in America for two*

On April 4, 1944, Golz's 19th birthday, he was sent to Baumholder and assigned to a machine gun team with the 91st Air Infantry Division.

From there, they walked more than 500 miles to help defend the French harbor of Saint-Nazaire. When the Allies never came there, Golz's team was ordered to Normandy. At Cherbourg's heights, Golz helped place "Rommel asparagus" logs driven into the ground and connected with barbed wire to snare Allied gliders and paratroopers.

### The Americans have landed

On the morning of the invasion, Golz was near Carentan, where at about 6 a.m., he went to a local farmer for milk.

"He knew me," Golz said of the French farmer. "Every morning I went to him to get milk."

But the farmer said, "Hey, listen, get out, get out! The Americans have landed already with tanks," Golz said. "He heard it on the radio."



*German World War II veteran Paul Golz, 94, reflects on his time fighting at Normandy while at home in Pleiserhohn, Germany, on April 23, 2019. In June 1944, Golz was a 19-year-old private when he was captured by the Americans three days after D-Day. Jennifer H. Svan/Stars and Strip*

Golz's team was sent to the fight, toward Sainte-Mere-Eglise, the first village in Normandy liberated by the Allies.

Along the way, Golz remembers "looking for chocolate or something to eat. We were hungry and thirsty."

They saw gliders and parachutes strewn in the meadows, remnants of the airborne assault on Normandy that had begun the night before the invasion.

While passing through hedges, he encountered his first American, a paratrooper waving his rifle with a white sock over it in surrender. "He was trembling with fear," Golz said.

"I won't do you any harm," Golz said calmly, in German.

The paratrooper offered him water from his canteen, but Golz

remained wary of what might be inside. "First, I had him drink it," he said.

### Hands up

Later, Golz and a fellow soldier named Schneider saw another paratrooper down in a field. This time, the American was dead. Schneider rifled through the dead man's pockets and pulled out a wallet. Inside was a photo of a woman. Schneider then tried to pry a gold ring off the American's finger but could not get it off.

He said he was going to cut the finger off. Golz told him, "If you cut the finger, I blow you away."

As they continued, Golz and his fellow soldiers spent more time hunkered down in ditches than on the road because of constant air attacks. U.S. warplanes made strafing runs so low to the ground that Golz could see pilots' faces.

But he wasn't scared, he said. "It was a new situation for us. What shall happen now?" At such a young age, he said, one doesn't think about dying.

Three days after the invasion, Golz and his team of four were supposed to cover his company's withdrawal. After firing at a column of American trucks, the Germans hid in old foxholes. Golz looked up to see their only escape route at the pasture entrance blocked by an American Sherman tank.

"Hey, boys, come on. Hands up," the Americans shouted, as they came into the pasture.

The Americans searched the prisoners and found the wallet Schneider took. A soldier hit Schneider with the butt of his rifle, Golz said.

"If he (the American soldier) had found the finger, he (Schneider) probably would have been shot, so I was his guardian angel for him," Golz said.

### A first meal and on to America

After being marshaled up by the Americans, Golz walked by scores of wounded Germans and their desperate cries of "comrade, help me."

"So much for a hero's death," Golz remembers thinking at the time.

They walked several hours to Utah Beach, where thousands of ships and landing boats dotted the coastline, and then boarded a British transport ship. After days of no food and water, Golz and his fellow prisoners were treated to a "first meal" in the ship's mess of sausage, mashed potatoes, white bread and a cup of coffee.

It did little to curb their hunger.

The prisoners queued a second and third time. Finally, the mess officer yelled: "What the hell is going on here? We only have 800 German prisoners on board and 8,000 have eaten!"

From England, Golz traveled by train to Scotland, and then, along with about 2,000 German POWs, by the Queen Mary liner to America.

### Confronting the past, looking ahead

Golz spent two years at Camp Patrick Henry, where he had "a good time" as a POW in Newport News, Va.

He worked in the kitchen and grew vegetables in the garden. He learned how to bowl, listened radio shows, mowed the lawn, played football and made friends with Americans.

But Golz and the other Germans were also confronted with reality of Nazi crimes against humanity when the camp showed the movie "Factories of Death" about the concentration camps.

Golz said that after the movie was shown to the prisoners, they were punished and given only bread and water for a week.

Golz was sent to Scotland to rebuild roads in 1946 and returned to Germany the next year as a free man. It was difficult to find work, but the English he learned helped him when he applied for a job with the German foreign office. Over the years, he was stationed in Madagascar, Nigeria and Togo, but never made it back to the United States.

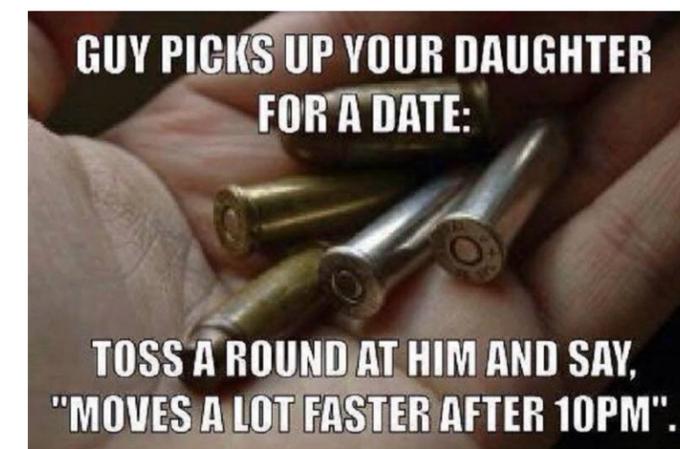
Now, 75 years after D-Day, Golz lives in Pleiserhohn, a rural district of Koenigswinter, about 12 miles east of the former West Germany's capital city of Bonn. Golz briefly reflected on the upcoming anniversary of D-Day.

"So many died on 6th of June. Why did America give their young men for us?" Golz asked. From his point of view, America's victory freed Germany from the Nazi regime.

But Golz is not a man who lives in his past. He follows political news on TV and thinks about the world we are living in now. To "keep peace and democracy" is important, he said.

"No one can do anything alone in the world anymore. We need each other."

*Used with permission from Stars and Stripes. Visit their website at [www.stripes.com](http://www.stripes.com)*



## Survivor Benefit Plan Overview

Military retired pay stops upon death of the retiree!

The Survivor Benefit Plan (SBP) allows a retiree to ensure, after death, a continuous lifetime annuity for their dependents. The annuity which is based on a percentage of retired pay is called SBP and is paid to an eligible beneficiary. It pays your eligible survivors an inflation-adjusted monthly income.

A military retiree pays premiums for SBP coverage upon retiring. Premiums are paid from gross retired pay, so they don't count as income. This means less tax and less out-of-pocket costs for SBP. The premiums are partially funded by the government and the costs of operating the program are absorbed by the government, so the average premiums are well below the cost for a conventional insurance policy. For most retirees, SBP is a good choice, but the government contribution is based on assumptions in average cases and may not apply equally to every situation.

The maximum SBP annuity for a spouse is based on 55 percent of the member's retired pay (or in the case of a member who retires under REDUX, the retired pay the member would have received if under the high-three retirement system). However, a smaller amount may be elected.

Eligible children may also be SBP beneficiaries, either alone or added to spouse coverage. In the latter case, the children receive benefits only if the spouse dies or otherwise becomes ineligible to receive the annuity. Eligible children equally divide a benefit that is 55 percent of the member's elected base amount. Child coverage is relatively inexpensive because children get benefits only while they are considered eligible dependents.

Coverage is also available for a former spouse or, if the retiree has no spouse or children, for an "insurable interest" (such as a business partner or parent).

### SBP and Other Estate Planning Information

We buy insurance as a way to cope with major financial risks. We buy it to protect ourselves from the financial hardships of events we can't foresee, like car accidents and house fires. It protects our valuable assets.

Retired pay is a valuable asset. Since it stops when a retiree dies and no one can foresee when that will be, it may be useful to protect it.

SBP is a way to do this; it is similar to life insurance. However, SBP premiums and benefits differ from those of most insurance plans.

Similar to life insurance, SBP protects survivors against a loss of financial security upon the death of a retired member. But, SBP does more! It also protects the survivor against the possibility of outliving the benefit. Many insurance plans pay a fixed benefit that may run out years before the survivor dies.

In addition to long life, another unpredictable reason a survivor may outlive the benefits is inflation! SBP protects against this risk through Cost of Living Adjustments (COLAs). Inflation may be the biggest financial uncertainty of all. It erodes the value of fixed incomes, making them worth less and less

as time goes by. Few, if any, private insurance plans will fully insure a survivor against inflation.

In fact, no known insurance company has guaranteed to match SBP benefits at equal cost or less. One reason is that SBP premiums have a built-in discount (in the form of the government paying a significant portion of the premiums and all program operating costs), making the Plan a good buy for most people. Another consideration is that SBP premiums reduce the retiree's taxable income and reduce out-of-pocket costs for coverage. SBP benefits are taxed as income to the survivor however the tax rate upon receipt of the annuity will generally be less than the member's current tax rate. Most insurance plans are the reverse; premiums are paid from after-tax income, while survivors are not taxed on the proceeds.

In effect, SBP protects part of the member's retired pay against the risks of:

Early death;

- The survivor outliving the benefits; and
- Inflation

Still, SBP alone is not a complete estate plan. Other insurance and investments are important in meeting needs outside the scope of SBP. For example, SBP does not have a lump sum benefit that some survivors may need to meet immediate expenses upon a member's death.

On the other hand, insurance and investments without SBP may be less than adequate. Even if they could duplicate SBP, investments may be volatile and rely on a degree of financial expertise many don't have. Consider everything carefully. Don't expect SBP to do it all, but give it full credit for what it does.

### Is SBP a Good Buy?

Given the current government contribution towards a portion of the premium, the answer for most retirees is yes! Whether SBP is a good buy for an individual depends on personal preferences, the member's age, sex, and health compared to their beneficiary's. Beyond this, the answer lies in three questions that should be asked.

First, is SBP a product I can use? Personal preferences may control the answer, but a subsidized lifetime inflation-protected income for the surviving family is very attractive to most people.

Second, how much SBP is needed? If you know when you'll die, how long your survivor will outlive you and the rate of inflation you have the answer. The unknown future is the problem, but SBP meets the need! Even if you die shortly after retirement and your spouse lives for 50 more years and inflation is higher than expected, SBP still pays. It will probably be paying a lot more than anyone ever expected because inflation has such a strong impact over a long period of time. In fact, survivors who began to get SBP benefits in the early 1970s have seen their benefits more than quadrupled through annual COLAs!

Third, how much SBP can I afford? The benefits do carry a price tag, but due to the government contribution, the plan should be attractive for most members. And remember: The tax advantage on premiums reduce the out-of-pocket costs.

**Caution!** If you are married and decline SBP at retirement, you will not be eligible to later cover that spouse, or cover a new spouse should this marriage end in death or divorce and you later

remarry. To be eligible to provide SBP coverage for a later acquired spouse, you must elect coverage for your spouse at retirement.

**Caution!** Some people think they can join SBP years after they retire, during a so-called "open season." In the 38 year history of SBP, there have been a handful of times that retirees had a second chance at SBP. Each time was after major plan improvements. The second time, premiums were raised for new joiners to help make up for the missed premiums. The third and fourth times, new joiners were required to pay all missed premiums with interest, plus an additional amount to account for actuarially determined shortfalls in the Plan. Additionally, open enrollment elections have typically required that the member live for at least two years after the election to prevent adverse selections (people joining with short life expectations).

Don't count on an open season. Although an open season may be enacted by special law, they are not part of the regular SBP program.

## Land of the Free, Because of the Brave: Honoring Our Veterans

**We are all familiar with war.** We have read the history books stained with the bloody battles of the past, statistics of lives lost and territory gained, epic battles and endless skirmishes. We have been devastated by news headlines, inspired by romanticized television shows, and stultified by video games.

**We are all familiar with the military:** Air Force, Army, Navy, Marine Corps, Coast Guard and Reserves. Monuments have been built commemorating lives, parades have been thrown, and a day in our calendar is set aside to honor all the men and women who have served.

**As Americans, we have the privilege of freedom.** Yet, rarely do we take time to pause, acknowledging those, in the armed forces, who seek to defend this sovereign nation. They understand, "the land of the free, and home of the brave," in ways many of us cannot begin to comprehend. They've experienced what we see in the news, lived those inspirational movies and are a part of U.S. History.

But, what do the words — free and brave — mean to them?

Matthew Wronski, Military Student Advancement Coordinator at The Master's University and Hospital Corpsman: 3rd Class of the Navy, who served in Afghanistan, explained, "for a non-believer in the military, freedom is identified with American values and patriotism, and bravery, as performing your duty well in the face of danger and adversity." He likened service to indentured servitude, "you're contracting yourself, and sacrificing some of the same freedoms the average American has. You are checking some of your Civil Rights at the door and pledging an oath to be subjected to those appointed over you." This is with the promise, if you endure, you will become, as the U.S. Army would describe: "one of the most dedicated, most respected soldiers in the world . . . protect[ing] America's freedoms . . . always prepared to defend the nation in times of need . . . the embodiment of physical and mental strength . . . prepared to serve whenever and wherever you are needed."

Isn't this similar to who we are called to be as Christian's? In-

dentured slaves to the King, being above reproach, prepared for battle by wearing the full armor of God, always ready to defend the Gospel and bring it to a suffering and enslaved world. We are to renew and strengthen our mind according to the Word of God and serve "whenever and wherever" God, our Commander-in-Chief, calls us. We are to lead a disciplined life, one characterized by self-control and sacrifice — the largest one being our own lives. Ultimately, as 2nd Timothy encourages, we are to please the one who enlisted us.

Wronski continued, "When you pledge that oath to be subjected to those appointed over you that also means submitting to unjust authorities you will encounter. When Paul and Peter talk about submitting to unjust masters, you understand that in a very real way. You understand just how difficult it can be, and how much you need God to do that well." It requires submission and obedience, but also the ability to never compromise living the truth of Scripture. "You are working 24/7 with unbelievers, and the military is very secular; you will encounter a lot of pressure and persecution, which are only increasing. You have to look at it like a mission field, and there are a lot of opportunities to display your faith through your actions."

Josh Glenn, a Master's senior and ROTC member, is working hard to be an example for Christ in the army, knowing he can only accomplish this if firmly rooted in the truth, something he knew he would receive at The Master's University. "My ultimate goal is to lead soldiers to Christ. I want to become a Christian officer, fearless on the battlefield and one who's steadfast and solid in his walk with the Lord. I want to be an example to the men and women I will one day lead. I want to be an officer of character, one who is reliable, knowledgeable of his craft, and a selfless leader who will take care of his soldiers' wellbeing no matter the situation. I hope my soldiers will come to know Christ as they observe my walk with the Lord, and I will look forward to the times where I can teach them of God's grace and mercy, showing them that Christ died for their sins and that there is eternal life after death."

We are grateful for those whose faithfulness, commitment and sacrifice has been offered to provide the freedoms and security we enjoy. Their training echoes the training we have. We are enlisted by a Commander who oversees every nation, who sacrificed His own Son to conquer the enemy of sin and death, granting us freedom and the ability to bravely carry His banner of truth to a world warring against us.

(Source: <https://www.masters.edu/news/land-of-the-free-because-of-the-brave-honoring-our-veterans.html>)

A man and a woman who have never met before find themselves in the same sleeping carriage of a train. After the initial embarrassment, they both manage to get to sleep; the woman on the top bunk, the man on the lower.

In the middle of the night the woman leans over and says, "I'm sorry to bother you but I'm awfully cold and I was wondering if you could possibly pass me another blanket."

The man leans out and, with a glint in his eye, says, "I've got a better idea... let's pretend we're married."

"Why not?" giggles the woman.

"Good," he replies. "Get your own blanket."

## VA disputes Yale-linked report, says no evidence Agent Orange was used on Guam

By SETH ROBSON | STARS AND STRIPES



Parts of Naval Base Guam are seen from the air on Aug. 19, 2010.

PETER LEWIS/U.S. NAVY

The Department of Veterans Affairs is pushing back against a recent report that says veterans who served on Guam between 1962 and 1975 were likely exposed to the toxic herbicide Agent Orange.

The report — released May 11, by the National Veterans Legal Services Program and the Veterans Legal Services Clinic at Yale Law School — says those veterans meet the legal standard for exposure and may have valid claims to service-related disabilities.

The VA disputed the report's findings in an email to Stars and Stripes on Tuesday.

"There is no evidence agent orange was ever used on Guam," wrote VA press secretary Christina Noel.

She said the report's authors failed to consider a 2018 Government Accountability Office report and a recent Department of Defense review on the subject.

"GAO reviewed DOD documents, other government records, and interviewed Veterans alleging Agent Orange exposure and concluded that there was no evidence of Agent Orange or other tactical herbicides, such as Agents White or Blue, on Guam," she said.

Investigators found extensive use of approved commercial herbicides on Guam but no evidence of Agent Orange or other tactical herbicides, Noel said.

The VA believes Agent Orange causes several cancers, including leukemia, Hodgkin's disease, multiple myeloma, non-Hodgkin's lymphoma and others, according to its website. The department also recognizes the herbicide as a cause in some cases of diabetes and diseases of the nervous system, skin and heart.

The report by the veterans' legal program and Yale Law School clinic was based on a review of government, private, archival and oral history evidence of herbicide use on Guam during the Vietnam era.

Guam served as a major base for U.S. air power during the Vietnam War. At the height of bombing operations during Vietnam, three-quarters of all U.S. B-52 aircraft available for operations in Southeast Asia were based on the island.

*Used with permission from Stars and Stripes.  
Visit their website at [www.stripes.com](http://www.stripes.com)*

## VA's Board of Veterans' Appeals reaches appeal decisions goal early

The U.S. [Department of Veterans Affairs](#) (VA) announced today the [Board of Veterans' Appeals](#) (Board) has exceeded its annual goal of issuing 91,500 appeals decisions in fiscal year 2020.

The Board reached this goal weeks ahead of schedule and is on track to issue more [decisions](#).

"This goal was reached ahead of schedule despite the challenges and difficulties of operating during the COVID-19 pandemic," said VA Secretary Robert Wilkie. This shows the Board's agility, flexibility and most importantly its unwavering commitment to Veterans."

The Board was able to quickly pivot to a 99% telework environment at the onset of COVID-19, to ensure that appeals decisions on VA benefits and services to Veterans were not delayed.

It has also provided Veterans the option to choose virtual telehearings, allowing them to continue to hold hearings before the Board in a safe, no-contact environment. Since March 23, the Board has held more than 3,000 virtual telehearings and continues to increase capacity for more Veterans to transition to a virtual hearing environment.

## Are you a Veteran in crisis or concerned about one?

Connect with the Veterans Crisis Line to reach caring, qualified VA responders. Many of them are Veterans themselves.

Connect by calling 1-800-273-8255 (Press 1), text to 838255, or [chat online](#).

U.S. Department of Veterans Affairs  
**VeteransCrisisLine.net/SpreadTheWord**

Let Veterans know they're not alone. Share to show your support.

**Veterans Crisis Line**  
1-800-273-8255 PRESS 1

This free support is confidential, available every day, 24/7, serves all Veterans, all service members, National Guard and Reserve, and their family members and friends.



## A Labor of Love

"This project is a little different than most memorials," said Robert W. Harpst, Chairman for the Central Nebraska Veterans Memorial Committee. "The idea is that our youth in the future don't forget what their forefathers and neighbors did for their freedoms."

It will be home to a veterans memorial like no other including: stones detailing wars from the past and present, monuments dedicated to each branch of service, and tributes to Nebraska's heroes.

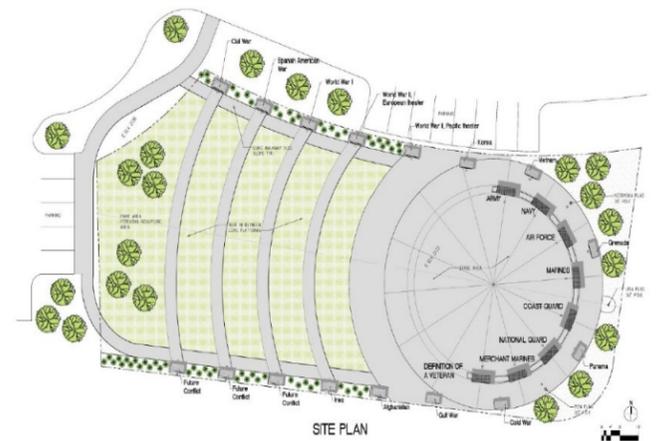
"For me, right now it's a labor of love," said Harpst. Harpst served full time for the Army National Guard for 31 years and spent 26 years on active duty.

"I did the normal tours like everybody else did. Deployed here and mobilized there. Away from home a lot, but that's what soldiers do. Part of the job," said Harpst. "Best job I ever had."

Now he's the chairman for the Central Nebraska Veterans Memorial Committee.

"Six years ago when this started, we thought there really isn't a fitting veterans memorial in Kearney. There was a small one here, a small one there, but we felt the area needed one which was fitting for the service that our veterans have provided for us," said Harpst.

The memorial will sit near the entrance of the brand new Cen-



tral Nebraska Veterans' Home in Kearney, which has been under construction since April 2016.

"We're at schedule," said Ted Shively, general superintendent for Hausmann Construction.

The 75 acre, 225 bedroom facility will include a fishing pond, RV parking for families, and green technology that keeps the buildings running as efficiently as possible.

Harpst hopes the Central Nebraska Veterans Memorial will attract people from near and far.

"Maybe while they're there, they'll go say hi to a veteran," said Harpst. "Veterans memorials are not just to say thank you, it's to help our veterans heal. I can't think of a better location for that than a veterans' home."

Fundraising efforts to pay for the Central Nebraska Veterans Memorial is still underway. The goal is \$2 million dollars.

To make a donation the support the memorial fund, contact the Kearney Area Community Foundation at, (308) 237-3114.

If you'd like to host a fundraiser to support the memorial, email Robert Harpst, [RHarpst@yahoo.com](mailto:RHarpst@yahoo.com).

(Source: Kearney, Nebraska (NTV))



## Suicide Postvention

### Helping Survivors Work through Emotions

Veterans have a significantly higher suicide rate than other adults in the U.S. This means Veterans are also more likely to have known someone who took their own life. Uniting for Suicide Postvention (USPV) helps make sense of a suicide loss. The program connects survivors with resources to help them work through powerful and unique emotions specific to this type of grief.

Compared with many other kinds of loss, suicide can be particularly challenging for survivors. Specifically, they must wrestle with the difficult moral, societal and religious implications. Shock at the suddenness of the death may compound their grief. Or they may feel a mix of shame, anger, guilt and, sometimes, relief. Some survivors blame themselves for not noticing warning signs, even though such signs may not have been obvious. And the effects extend beyond close family members. Even first responders, who never personally knew the deceased person, can be affected emotionally by the suicide scene. USPV provides postvention information and resources to assist survivors as they navigate their healing journey, both immediately after the loss and in the months and years that follow.

Suicide prevention aims to avert the incident, while postvention fosters healing afterward, for those touched by the loss. With tens of thousands of suicides every year in the U.S., coping with the aftermath is an unfortunate reality for more people than some might think. For every suicide, an estimated average of 135 people are affected. Beyond the immediate circle of grieving family members and friends, those who regularly interacted with the person who died also can be affected. This includes coworkers, doctors, neighbors, bus drivers or a regular waitress at a favorite restaurant. Quality postvention can facilitate survivors' healing. It helps them understand and address the complex thoughts and emotions that make coping after a suicide loss particularly challenging. USPV offers a safe space where loss survivors can explore painful and challenging emotions. It strives to create a community of shared healing by improving education about postvention and access to support and resources.

VA's Office of Mental Health and Suicide Prevention supports USPV. However, most USPV resources support anyone who has been touched by suicide loss regardless of their military, Veteran or military family status. At the heart of USPV is a website (<https://www.mirecc.va.gov/visn19/postvention>) that features multimedia resources designed to promote open dialogue. The site is structured to meet the needs of community members, health care providers and workplace colleagues. It offers videos, infographics and podcasts related to connecting and healing.

### How is suicide postvention part of prevention?

Experts consider exposure to suicide a risk factor for suicide. Survivors are at greater risk for substance use disorders and mental health issues than those who haven't experienced such a loss. This includes including thoughts of suicide. Those exposed to suicide in the workplace are 3.5 times more likely than others to take their own lives. In a military unit with five or more suicide attempts in a year, the risk for another attempt is double that of units that had no attempts.

Grief after loss can be so intense that it prevents survivors from seeking help at a critical crossroad. But by helping survivors heal after a suicide, postvention reduces the risk of additional

suicides in the deceased person's circle. In that way, postvention healing is a vital component of prevention. Postvention is so important that the Rocky Mountain Mental Illness Research, Education and Clinical Center (MIRECC) has established USPV as part of VA's mission to develop, disseminate and implement a comprehensive prevention program. To learn more about USPV at the Rocky Mountain MIRECC, visit <https://www.mirecc.va.gov/visn19/postvention>.

If you know someone grieving after a suicide loss, you may wish to [read about ways you can help and talk to them](#). To learn about mental health support for Veterans, visit [mentalhealth.va.gov](http://mentalhealth.va.gov).

If you or someone you know is in crisis, don't hesitate to get help.

Call 9-1-1 immediately.

Contact the [Veterans Crisis Line](#), which connects service members and Veterans in crisis, as well as their family members and friends, with qualified, caring VA responders. Call 1-800-273-8255 and press 1, text to 838255, or chat online at net/Chat.

Call the [National Suicide Prevention Lifeline](#) at 1-800-273-TALK (8255) or text TALK to 741741.

The Tragedy Assistance Program for Survivors (TAPS) provides free, compassionate care and survivor support services for the families of America's fallen military heroes. Services include peer-based emotional support, grief and trauma resources, grief seminars and retreats for adults, Good Grief Camps for children, casework assistance, connections to community-based care, online and in-person support groups and a 24/7 resource and information helpline for all who have been profoundly affected by the death of a military loved one. For more information, visit [taps.org](http://taps.org) or call the toll-free information helpline at 1-800-959-TAPS (8277).

(Source: Vantage Point, Sarra Nazem & Laurel Gaeddert)

### How Do I Obtain My Military Records?

Veterans living outside the United States should fill out SF-180 requesting their Military Records.

#### How to Obtain Standard Form 180 (SF-180) to Request Military Records

There are several ways to obtain an SF-180. You can:

Download and print a copy of the SF-180 in PDF format.

Contact the [National Personnel Records Center Archives](#)

You can mail or fax your **signed and dated** request to the [National Archives' National Personnel Record Center \(NPRC\)](#). Be sure to use the address specified (either in the instructions on the [SF-180](#)

The best person to play golf with is someone who is always a little worse than you are.

## Learn what VA can do for you

VA can support you and your loved ones in different ways throughout your life. Your VA Welcome Guide provides a broad overview of services VA can offer you. To access more information about VA benefits and services, **visit us online at VA.gov**

GET HELP FOR YOURSELF OR A FRIEND IMMEDIATELY

Call the Veterans Crisis Line at (800) 273-8255 and press 1, or refer to p15 to find additional resources and access immediate care.



### Health Care

- Basic and Specialty Care
- Mental Health Care
- Long-Term Care
- Crisis Support



### Finances

- Monthly Disability Payments
- Life Insurance
- Burial Allowances



### Housing

- Short-Term Housing
- Home Loans
- Refinancing Options



### Employment

- Skills Training & Counseling
- Online Career Tools



### Education

- GI Bill
- Training Programs



### Memorialization

- Burial and Committal Services
- Headstones and Markers
- Burial Flags

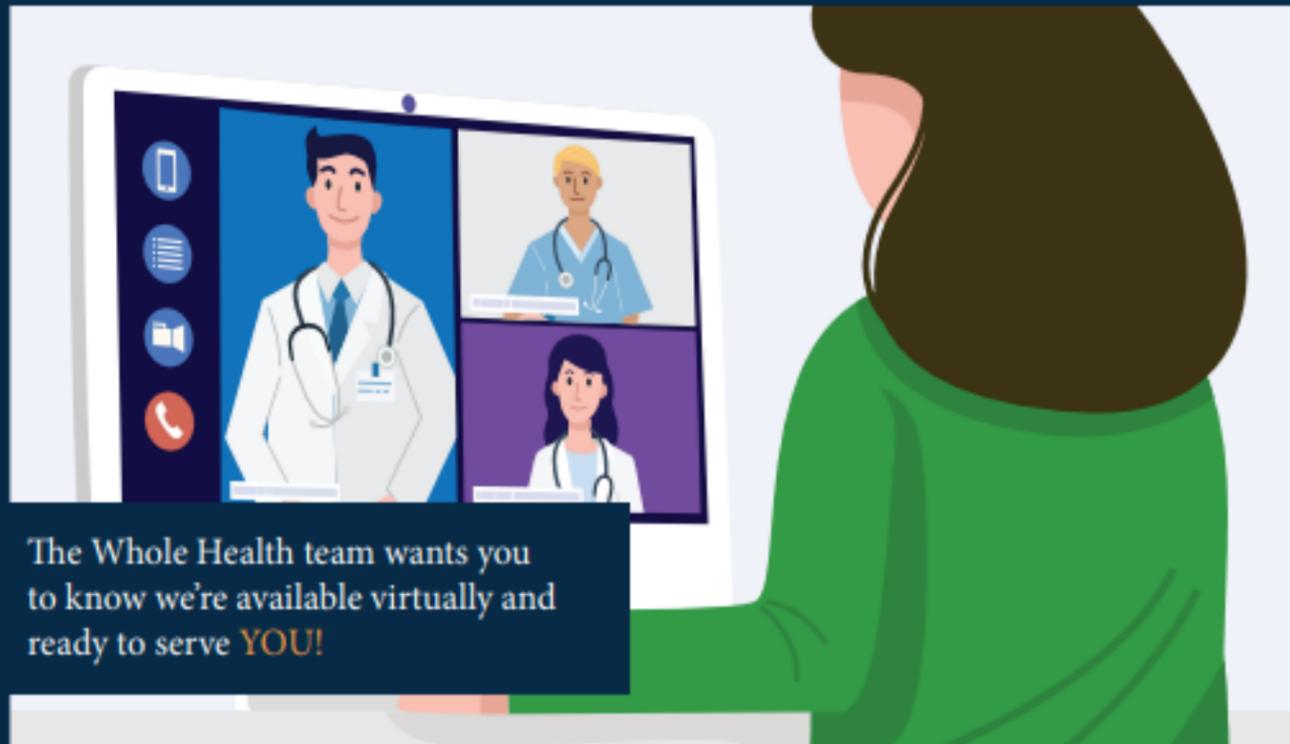


### More Support

Organizations outside of VA can help you find the support you need:

- Veterans Service Organizations
- Local Community Resources

# NWI WHOLE HEALTH RESOURCES



The Whole Health team wants you to know we're available virtually and ready to serve **YOU!**

## The following services are available via telehealth and/or VA Video Connect (VVC):

- Acupressure
- Chiropractic Care
- Health Coach
- Health Psychology - Mindfulness for Stress
- Integrative Nutrition
- Massage Therapy
- Movement Therapy - Yoga and Tai Chi
- Tobacco Cessation
- Introduction to Whole Health
- Integrative Pain Clinic

## To schedule, or for more information please call:

Omaha: 402-599-2130  
Lincoln: 402-486-7822  
Grand Island: 308-395-3405

For a full listing of services please visit our website at:

[https://www.nebraska.va.gov/services/WholeHealth/Whole\\_Health\\_Programs.asp](https://www.nebraska.va.gov/services/WholeHealth/Whole_Health_Programs.asp)



U.S. Department of Veterans Affairs  
Veterans Health Administration:  
Nebraska-Western Iowa Health Care System

## Proposed Rule Change Will Expand List of Covered Injuries

A proposed rule change would expand insurance benefits to troops suffering from a swath of service-connected injuries, including most traumatic brain injuries (TBI), heatstroke and cold weather injuries, according to a notice recently published by the Department of Veterans Affairs. The expansions to the Servicemembers' Group Life Insurance

Traumatic Injury Protection (TSGLI) program were first proposed by the VA in 2018. There is no limitation on when claims can be filed for TSGLI payments. Those previously denied payment for newly covered injuries will be able to request a review, thanks to another expansion in the proposed rule change, which allows for appeals based on "new and material evidence."

TSGLI is an insurance program that provides short-term financial assistance to severely injured service members and veterans to assist them in their recovery from traumatic injuries. Any service member who is enrolled in the Servicemembers' Group Life Insurance Program (SGLI) is automatically covered by the TSGLI program. All SGLI participants are insured for traumatic injury protection of up to \$100,000 for covered injuries. Different injuries have different payout amounts. The rule change is detailed in a Federal Register notice from the VA. The notice is open for public comment until 18 OCT. Just when the rule change would go into place remains unknown. Implementation for changes detailed in Federal Register notices can range from months to more than a year.

The proposed change would expand the list of covered injuries. Newly covered injuries would include service-related traumatic injuries from shock waves of improvised explosive devices; accidental ingestion of a contaminated substance or injuries as a result of exposure to extremely high or low temperatures; insect stings and animal bites; and traumatic injuries caused by diagnostic or medical procedures that were used to treat other service-related injuries. The Federal Register post notes that many veterans who may suffer no external physical trauma from IED blasts may indeed incur internal injuries that take time to manifest themselves. These include TBIs, as well as stroke and other debilitating injuries. It also said that several hundred service members suffer from weather-related injuries each year, such as frostbite or heatstroke. These injuries may have long-lasting physical effects that limit a veteran's ability to carry out a normal daily life routine, and therefore will be covered under the TSGLI program once the rule is put in place.

Several other minor proposed changes are related to the appeals process, including the implementation of a three-tiered appeal process across all military branches. Veterans who appeal decisions on their TSGLI claims must do so through their prior branch of service, not the VA. Appeals may be made by the veteran or a designated representative, and each subsequent appeal moves further up the service branch's chain of command. Appeals may not be made while a veteran has a pending lawsuit related to their claim. There is also language in the proposal to clarify that the TSGLI program is designed to provide financial assistance for an injury rather than an illness. Learn more about the TSGLI program at <https://www.military.com/benefits/veterans-health-care/traumatic-injury-protection.html>.

(Source: Military.com, Jim Absher)



**MONTY SHULTZ**  
COUNSELING & NEUROFEEDBACK  
LICENSED INDEPENDENT CLINICAL  
SOCIAL WORKER  
2002 CENTRAL AVE  
KEARNEY, NE 68847  
CALL : 308-627-6119  
FAX : 308-224-3711  
MONTYSHULTZCOUNSELING.COM



**Confidential help for  
Veterans and their families**

## Our Staff

Is ready to assist veterans and their families with locating appropriate resources to meet their individual needs and make referrals to ensure “no one is left behind.” VCCC staff understand Veterans' traumatic experiences and are ready to assist with successful readjustment to post-service life!



*To fulfill President Lincoln's promise "To care for him who shall have borne the battle, and for his widow, and his orphan" by serving and honoring the men and women who are America's veterans.*

## Our Services

The VCCC offers a wide range of services to assist veterans in making a successful post-service transition. Services include:

- Referral to local Vet Center for individual readjustment counseling, couples counseling & group counseling.
- Referral for bereavement counseling for families of service member killed in action.
- Assistance in locating VA Health Care facilities near the veteran.
- Assistance in accessing VA Benefits through either a Regional Benefits Office or local Veteran Service Officers
- Assistance by providing telephone transfers to local Vet Centers, the Veterans Crisis Line and emails to VA Clinical Staff ensuring clear communication to staff on behalf of the veteran.
- Assists families and friends by making direct referrals to Coaching Into Care (CIC).
- Assistance with referral for veteran's seeking readjustment counseling services following an Other Than Honorable Discharge (OTH).
- Or...just to speak with another Veteran on a peer-centric level



## Vet Center Call Center

The VCCC is a resource staffed by veterans to provide 24 hours confidential support and referral for Veterans and family members seeking services from the VA.

The VCCC has the capacity to provide immediate telephone transfer for veterans requiring specialized services outside the scope of the Vet Center program. Transfers include: the Military & Veteran's Crisis Line, and the Homeless Veterans Hotline, to ensure each veteran is connected directly with a specialized agent.

## Additional Resources



READJUSTMENT  
COUNSELING  
SERVICE  
VET CENTER  
PROGRAM  
&  
VET CENTER CALL  
CENTER (VCCC)

*"Keeping the Promise"*



1-877-WAR-VETS  
(927-8387)

35

6	8	1		6		3	3	7	
6	7		3	4		5		2	7
			2	2	2	1	3		9
4	5	2		9	0	6	8	8	
	0	9	9			0	6		1
3	4	0		5	5		4	6	
1	5	1			1			5	4
			9		4		7	0	
3		6		2		6	9		
	5					9		4	6

52

52

26

58

34

44

35

50

36

43

51

51

## Try to fill in the missing numbers.

The missing numbers are integers between 0 and 50. The numbers in each row add up to totals to the right. The numbers in each column add up to the totals along the bottom. The diagonal lines also add up the totals to the right.



The VCCC is a resource for combat veterans, victims of Military Sexual Trauma (MST) and family members. We are a 24-hours service providing quality support and referrals for veterans to over 300 Vet Centers, as well as other various VA programs nationwide. We are staffed by veterans who offer a genuine appreciation for your military service.



## Matt Starkey

Training & Outreach Coordinator | VETERANS' AFFAIRS

CELL 402-318-1481

FAX 402-471-7070

matt.starkey@nebraska.gov

### Nebraska Veterans' Service Office

VARO, 3800 Village Drive

P.O. Box 85816

Lincoln, Nebraska 68501-5816

[veterans.nebraska.gov](http://veterans.nebraska.gov)



NEBRASKA

Good Life. Great Sacrifice.

## VA transitioning urgent care network managers

Twenty-three states and Virgin Islands affected



VA's goal is to give eligible Veterans who need same-day urgent care for minor illnesses or injuries as many avenues as possible at the right time, right place and right provider. VA is transitioning its urgent care network managers on Sept. 1, 2020, from TriWest Healthcare Alliance (TriWest) to Optum Public Sector Solutions, Inc. (Optum), which is part of UnitedHealth Group, Inc.

The changes will take place in Community Care Network (CCN) Regions 2 and 3.

VA's goal is for the transition to be seamless for Veterans. However, the change will result in new urgent care providers being added to its contracted networks while others may be removed.

Minor illnesses at in-network non-VA urgent care providers Veterans have the option for [urgent care treatment](#) of minor injuries and illnesses such as colds, sore throats and minor skin infections at in-network, non-VA, urgent care providers. In addition, Veterans can receive same-day, urgent care treatment at VA medical centers.

Veterans who need urgent care may have the option to use [telehealth](#) (phone- or video-based visits) instead of in-person visits at VA or in-network community clinics. Telehealth allows Veterans to conveniently access health care at home while reducing their exposure to COVID-19.

"VA is committed to providing the safest and highest quality health care to Veterans, whether they are receiving their care within VA or in the community," said Deputy Under Secretary for Health for Community Care, Dr. Kameron Matthews.

### Veterans required to pay for out-of-network providers

VA can only pay for urgent care if the provider is part of VA's contracted network. Veterans who go to an out-of-network urgent care provider must pay the full cost of care.

The change in network management will also affect pharmacies. Veterans who require urgent care prescriptions of 14 days or less can find an [authorized in-network provider](#) or contact their local VA medical facility to identify a VA network pharmacy to avoid paying out-of-pocket costs.

### States where changes will impact Veterans

The change will impact Veterans in the following locations: Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, Puerto Rico, South Carolina, South Dakota, Tennessee, Wisconsin, and the U.S. Virgin Islands.

Veterans in these states or U.S. territories who need urgent care should use VA's facility locator or contact their local VA medical facility for help identifying in-network urgent care providers.

Through this unified system, VA continues to deliver care for Veterans at VA and in the community.

**No one can un-fire a firearm.**

For someone in crisis, a locked firearm can mean the difference between a tragic outcome and a life saved.

U.S. Department of Veterans Affairs

Watch an informational video and learn more at [VeteransCrisisLine.net](#)

To get your gun lock contact: [Add local contact information]

**Veterans Crisis Line**  
1-800-273-8255 PRESS 1

Confidential chat at [VeteransCrisisLine.net](#) or text to 838255

## The GAU-8 Avenger fires 65 rounds per second. Each round is the size of a Red Bull can. Let that sink in.



### Golf Facts

With golf, the slow groups are always in front of you and the quick groups are always behind you.

Golf is the only game where the ball lies poorly and the golfers lie well.

## Trump's signature extends full honors at Arlington to enlisted MOH recipients and former POWs

By MATTHEW M. BURKE | STARS AND STRIPES



The 3d U.S. Infantry Regiment Caisson Platoon and a Marine escort conducts a military funeral for Marine Col. Jaime Sabater at Arlington National Cemetery, Arlington, Va., Nov. 6, 2019.

ELIZABETH FRASER/ARLINGTON NATIONAL CEM-

Former prisoners of war and enlisted Medal of Honor recipients are now eligible for burial with full military honors at Arlington National Cemetery, according to a provision in the National Defense Authorization Act signed recently by President Donald Trump.

The bill's passage capped a 20-month odyssey for Kanda Fletcher, whose father, former Korean War POW and Army Pfc. Robert Fletcher, was buried there but denied those honors after he died in February 2018.

Fletcher was so incensed that her father was not eligible for the same honors afforded some troops with no combat experience that starting in April 2018 she campaigned to extend them to men like her father. Her work was highlighted by Stars and Stripes, which caught the eye of several congressmen, resulting in a bill introduced in February by Rep. Jimmy Panetta, D-Calif.

"It's been a very emotional journey," Fletcher said this week after unveiling the news to her family on Christmas.

The provision for extended military honors was folded into the annual defense authorization act a year after Rep. Mike Bishop, R-Mich., introduced a bill to correct what he perceived as a slight. Bishop lost re-election in 2018 but Panetta reintroduced the bill and it made its way into the authorization act. Trump signed the act Dec. 20.

"Full military honors ceremonies remind us of the service and valor demonstrated by those who have defended, protected, and sacrificed for freedom and democracy," Panetta said in a statement Dec. 23 to Stars and Stripes. "I am humbled and honored to include my bipartisan legislation into the National Defense Authorization Act."

Any former POW who served honorably and died on or after

Nov. 30, 1993, can be buried at Arlington. Recipients of the Medal of Honor, the Distinguished Service Cross, the Air Force Cross, the Navy Cross, the Distinguished Service Medal, the Silver Star or the Purple Heart are also eligible for burial there.

In August 2017, the Department of Veterans Affairs counted 5,017 former POWs living in the U.S. However, that number only includes POWs in the VA system.

The Congressional Medal of Honor Society counts 71 living Medal of Honor recipients of many ranks, according to the society website.

Kanda Fletcher said the family had to convince her father to agree to burial at the nation's most hallowed veterans' cemetery. They were later stung when they found out that he would not be afforded the horse and caisson of full military honors at his June 2018 interment.

He instead received the minimum honors for eligible enlisted servicemembers at the time, according to Army regulations: a casket team, a firing party, the playing of taps by a bugler and a chaplain.

"It still hurts very badly but I can't fix that," Kanda Fletcher said about the legislation coming too late for her father. "I could only move forward and try to ensure that this didn't happen to too many other people."

Commissioned and warrant officers and senior noncommissioned officers who are eligible for burial at Arlington may also receive "full honors," which includes an additional escort, a marching element, a band and the horse-drawn caisson.

Robert Fletcher was a Buffalo Soldier who endured starvation, freezing temperatures and physical and psychological torture during his three years of captivity, first at the hands of the Chinese and later with the North Koreans. Out of 8,000 prisoners taken with him, he would later tell documentary filmmaker James Militzer in 2013, only 3,000 came back alive.

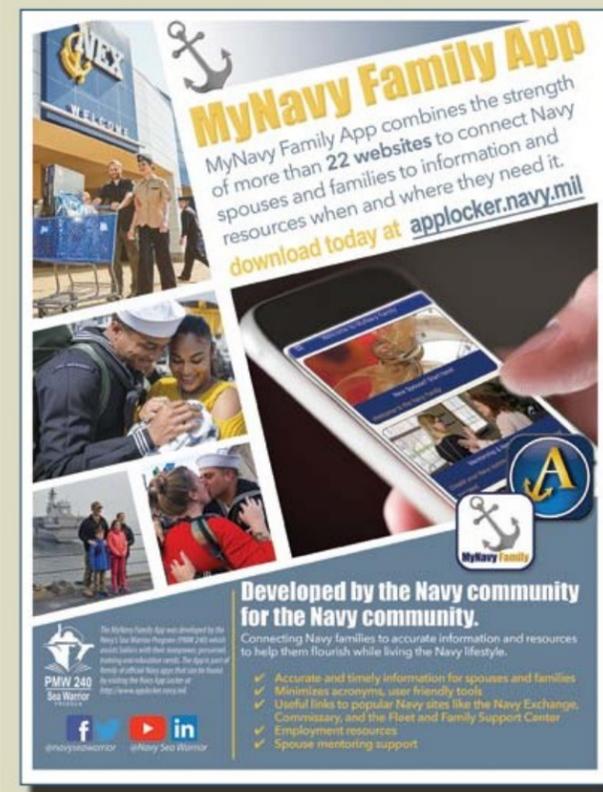
"A lot of guys froze to death; a lot of guys starved to death; a lot of guys died from wounds," Fletcher recalled in the film. "I was 180 pounds and I went down to about 90 pounds... I don't know why I survived."

Used with permission from Stars and Stripes.  
Visit their website at [www.stripes.com](#)

**Be there for someone in your life.**

**Veterans Crisis Line**  
1-800-273-8255 PRESS 1

### MyNavy Family phone app connects Sailors, loved ones with resources



With the release of the MyNavy Family app, the Navy focuses on families (Active Duty, Reserve and Retiree).

From its inception, the app was built to provide a one-stop shop for authoritative information and provide an interactive user experience that contains relevant and timely information.

The May 2019 release included 12 main content areas, Navy Spouse 101 Information, links to Naval Services FamilyLine website and other pertinent websites. Based on feedback from the initial release, the app was updated in June to include links for Spouse Licensure Reimbursement, Blue Star Families and the Navy Gold Star Program.

In Version Two, released in November 2019, the app includes an additional search feature on the welcome screen and several new resources to help Sailors and their families during a Permanent Change of Station (PCS) move. Three additional content areas were also added to the welcome screen: Family Financial Planning, Survivor's Resources, and Parents and Family Members of Sailors.

The app, which has been downloaded approximately 13,000 times, is located in the Navy App Locker, along with 23 other apps that focus on everything from fitness and training to education and life skills. Download today at:

[www.applocker.navy.mil](http://www.applocker.navy.mil)

### Word Search - Deceased Veteran Support

V L Q O W S S K O E L I G I B L E D C L W D E L G Z V Z L N  
 E H A T P S X I U P G R A D E A J E W A H S T I F E N E B T  
 E G Y W E E R Y S H H V A Y X R S R H T C Y R F D R G E A  
 T Z A C Y A R P R J W E A T H T M A S P L S S S U T D C Y N  
 D G O I N E O A J E D A M X I P I E D R A J R L W L S Q P S  
 Q R E E R U R E T F G F Y F Y Z P C R W E G A X X N N W Y M  
 P T C A S R T C H I Z R I Y T N C E O E H I B W D A N B X O  
 X S S E E A A Q Q O C U A L M V D C T N E M Y O L P E D T  
 W C E L T W P M Y M A N O S J F I W E D Y C P Y D L X H S P  
 U A T S A H P R K T O F G P T P U J R P V E J I H G S V P M  
 X R E Z D T A T E C D R B O A R D N M H N V S A Z Q E N F Y  
 F E L R C T N Q M C H E C K L I S T E O V C M P J A R F T S  
 O U J A I O F E M Y T I R O H T U A H R H B L M B C V L F B  
 C S F L I T M G M S F M C F C Q K P E A A A Z U T V I A N E  
 S O I Y E C I M E R F B C D U R E V R O N L R M D F C G S L  
 E M N Z C N N U A J Q U H L E L Q G G N R I G H T S E E T J  
 Y R U J N I W A M N N R H E E S E Z I L A C I D E M I L R J  
 R I A G A G N E N R D S R T D U R N M L O D I Q Z D Q B O T  
 Z X W T R Y Z H D I B E X Y W A G U Y J E O G W S Z D D K I  
 M Q J D U R C I U R F M X M D P R C B V E T E R A N S E E X  
 A S B P S K B I S B D E Y Z K R U M H M H O Q O I A P V D  
 Q U X J N P G L L E F N V D T I J M S I I C S T M D O L L I  
 W X X U I A J D R O Z T Y R E I X V Y C L E N G Y W O O B A  
 I E U Z Y F Y O A T P G A X C U G A C B B D R Z O G M Y E G  
 S G G W V K J Z M T Y E W E X X Q B W R U I R U E F K E U N  
 A F D H V D M F L H H K M W X J M E W Q L Q N E B A S D I O  
 F P O L R D K W D U I P R K D L Q K X F K D E R N M D U C S  
 W O J M R H Y P C B S F W F A H W T E B E H P M N I X A I  
 U H R Q T A T I W E I V E R Y A F A F Q A D W R M X C L E O L S  
 M J V M M G O E D I M W O R U J H L F K S T O K J Y D S B D

- |             |               |
|-------------|---------------|
| AUTHORITY   | RECORDS       |
| BENEFITS    | REIMBURSED    |
| BOARD       | REIMBURSEMENT |
| BURIAL      | REVIEW        |
| CERTIFICATE | RIGHTS        |
| CHECKLIST   | SCENARIO      |
| CHILDREN    | SERVICE       |
| COMMAND     | SPOUSE        |
| DECEASED    | STROKE        |
| DEPLOYED    | SURGERY       |
| DEPLOYMENT  | SYMPTOMS      |
| DIAGNOSIS   | TELEPHONE     |
| DIED        | UPGRADE       |
| DISCHARGE   | VETERANS      |
| ELIGIBLE    | WAR           |
| ESTATE      | WOUNDED       |
| FAMILY      |               |
| FINANCIAL   |               |
| FORM        |               |
| FUNERAL     |               |
| HEALTH      |               |
| HEART       |               |
| INJURY      |               |
| INSURANCE   |               |
| LAWYER      |               |
| LEGAL       |               |
| MARRIAGE    |               |
| MEDICAL     |               |
| MENTAL      |               |
| MILITARY    |               |
| OPERATION   |               |
| PLANNING    |               |
| POLICY      |               |
| PROCESS     |               |



Find These Words



### Central Nebraska Veterans Memorial Board

(Rear l. to r., Ross Finely, Alex Straatmann, Dick Pierce, John Stewart)  
 (Front l. to r., Bob Harpst, Tom Weides, Sherry Morrow)  
 (Absent: from photo: Tom Smith, Dan Atchison)

As a committee, we have designed a memorial based on an educational and historical perspective to honor those who have served in all military branches of service and military conflicts undertaken by this great nation beginning with the Civil War. This is a very impressive structure, designed for Veterans, by Veterans and, we as a committee believe the general public will be impressed by it's somber beauty, along with the educational and historical aspects within. Once viewed, the Central Nebraska Veterans Memorial will make you proud to be an American and a resident of central Nebraska. The goal of our committee is to construct this memorial with private and locally public funds, leaving in it's wake a trust fund to pay for ongoing maintenance expenses, thus not burdening the taxpayer with those expenses. With your donation and support, this memorial will become a reality. The photos above and to the right shows you an example of the wonderful Memorial being planned.



Donations are being accepted through the Kearney Area Community Foundation  
412 West 48th St #112  
Kearney, NE 68845  
308-237-3114  
WEBSITE: [www.kearneyfoundation.org](http://www.kearneyfoundation.org)

All donations are equally appreciated and tax deductible. Major donors will be recognized on a separate wall located at the Memorial entrance. Donation levels are:

**PRESIDENTIAL**  
\$100,000 AND ABOVE

**MEDAL OF HONOR**  
\$50,000 TO \$99,999

**SILVER STAR**  
\$25,000 TO \$49,999

**BRONZE STAR**  
\$10,000 TO \$24,999

**PURPLE HEART**  
\$5,000 TO \$9,999

**MERITORIOUS SERVICE**  
\$2,500 TO \$4,999

**GOOD CONDUCT**  
\$1,000 TO \$2,499

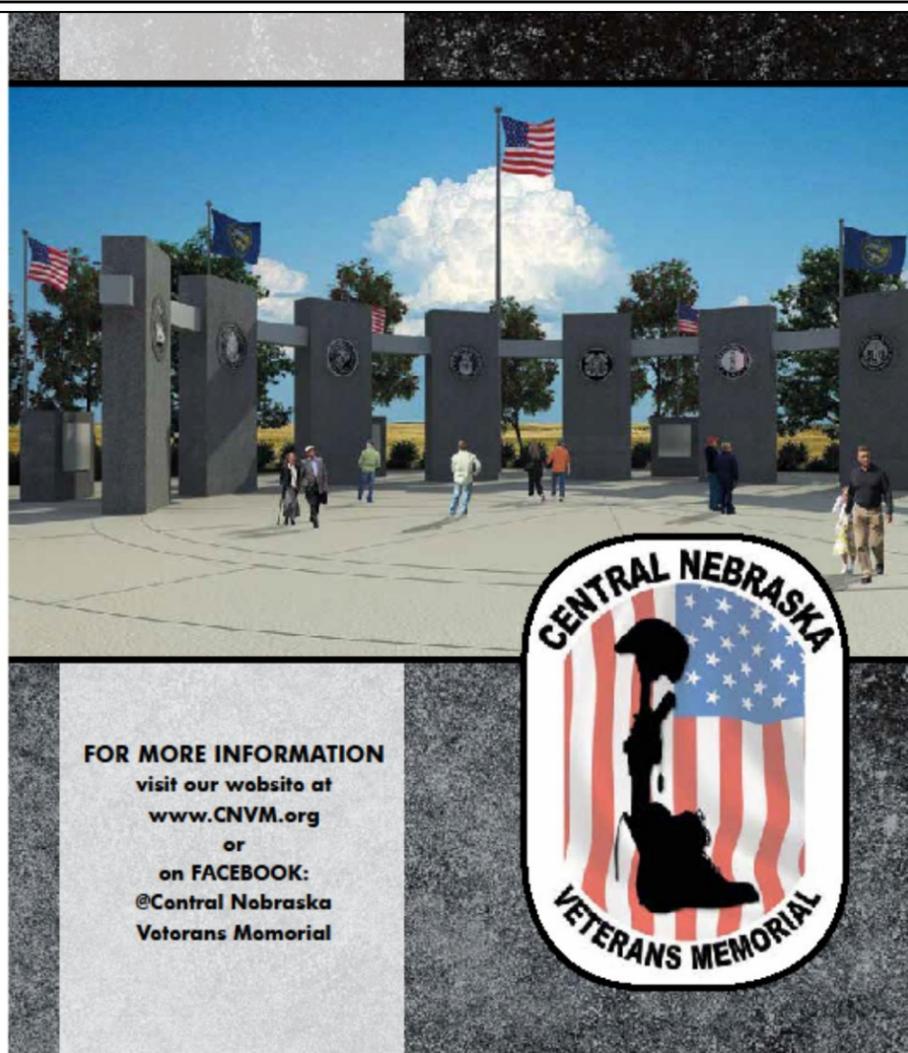
**HONORABLE MENTION**  
\$500 TO \$999

Presentations are available to groups, civic organizations and corporate entities. Please contact:

**Bob Harpst**  
[rbarpst@yahoo.com](mailto:rbarpst@yahoo.com), 308-440-9106

**Ross Finley**  
[rossfinley@hotmail.com](mailto:rossfinley@hotmail.com), 308-627-5755

**Dick Pierce**  
[dick\\_p@hotmail.com](mailto:dick_p@hotmail.com), 308-440-2489



**FOR MORE INFORMATION**  
visit our website at  
[www.CNVM.org](http://www.CNVM.org)  
or  
on FACEBOOK:  
[@CentralNebraskaVeteransMemorial](https://www.facebook.com/CentralNebraskaVeteransMemorial)

## The Central Nebraska Veterans Memorial is coming to Kearney!

To honor those who served, fought, and died for this great nation, the Central Nebraska Veterans Memorial committee is raising funds to construct a fitting memorial on site at the Central Nebraska Veterans home. As a committee, we have designed a memorial based on an educational and historical perspective to honor those who have served in all military branches of service and military conflicts undertaken by this great nation beginning with the Civil War.

### Memorial Location:

The Central Nebraska Veterans Memorial will be co-located with the Central Nebraska Veterans Home at the corner of 56th Street and Cherry Avenue in Kearney, NE (1/4 miles west of the Kearney Airport Terminal). Specifically, to the direct east of the Veterans Home main entrance along 56th Street. Located directly across the street to the south is the new Kearney baseball complex, Patriot Park.

## Conflict Stones

Conflicts begin with the Civil War, as central Nebraska was founded during the Civil War era. The selection of which conflicts were chosen is based on those recognized by the American Legion and Veterans of Foreign wars as eligible for membership in those organizations. Each conflict stone will include a plaque describing in detail its factual history. CONFLICT STONE DIMENSIONS: Approximately 8 feet tall, 6 feet wide, 2.2 foot thick concrete pillar covered with granite tiles 1 foot by 1 foot by 1.5 inch thick. Each conflict stone will include a plaque describing in detail its factual history.

*Beginning with the Civil War, through Iraq and Afghanistan.*

## Special Tactics unit surpasses 6,900 days combat war in Middle East

By Staff Sgt. Rachel Williams, 24th Special Operations Wing



*An HH-60G Pave Hawk helicopter flies above Special Tactics Airmen with the 17th Special Tactics Squadron during Jaded Thunder at Mountain Home Air Force Base, Idaho, Aug. 20, 2018. Special Tactics is U.S. Special Operation Command's tactical air and ground integration force, and the Air Force's special operations ground force, leading global access, precision strike, personnel recovery and battlefield surgery operations.*

(U.S. Air Force photo by Tech. Sgt. Sandra Welch)

### HURLBURT FIELD, Fla. --

In the wake of the 9/11 terrorist attacks which marked the beginning of the Global War on Terrorism, U.S. service members saw an increased spike in deployments that has ultimately sustained its high tempo for nearly two decades.

For the men and women of the 17th Special Tactics Squadron, since their initial response to the GWOT in October 2001, there have been no breaks in deployments and combat operations for over 6,900 days in support of Operations IRAQI FREEDOM, ENDURING FREEDOM, FREEDOM'S SENTINEL and RESOLUTE SUPPORT.

Day in and day out, members of the unit can be found scattered around the globe, bringing the fight to the enemy's front door. These never-ending actions are one of the many that directly reflect the testament of the heritage, courage and sacrifice of the unit that can only be foreseen to continue.

"The 17th STS members have single handedly removed [thousands] of [high value targets] from the battlefield and therefore severely degraded terrorist networks that pose a threat to U.S. interest," said U.S. Air Force Lt. Col. Travis Deutman, the commander of the 17th STS. "Most importantly, our operators are consistently providing desperately needed close air support at the most critical times in combat, while also coordinating insertion, extraction, and medical and casual-

ty evacuation lift for critically wounded teammates."

The 17th STS is unique within the Air Force Special Tactics community in several ways.

The squadron, instead of residing in one location, is geographically separated in three locations so that the unit can train and deploy alongside all five of the U.S. Army Special Operations Command's 75th Ranger Regiment battalions. Headquartered at Fort Benning, Georgia, alongside the Regimental Headquarters, 3rd Ranger Battalion, Regimental Special Troops Battalion, and Regimental Military Intelligence Battalion. Two operational detachments are located at Hunter Army Airfield, Georgia, alongside the 1st Ranger Battalion, and Joint Base Lewis-McChord, Washington, alongside the 2nd Ranger Battalion.

Consisting of primarily tactical air control party Airmen, the unit's primary mission is to provide Air Force Special Operations Command's Special Tactics TACPs to the 75th Ranger Regiment, pairing the Department of Defense's most lethal joint terminal attack controllers with the most premiere direct-action raid force. Essentially, the 17th STS operators are directing precision strike munitions and delivering destructive ordnance on enemy targets in support of the Ranger ground scheme of maneuver.

Aside from TACPs, the unit also provides special reconnaissance Airmen, combat controllers, Special Tactics officers and combat mission support Airmen to the 75th Ranger Regiment to enhance its precision strike and global access capabilities.

"No other unit in the [United States Air Force] offers the opportunity to close with and destroy enemies of the United States like those of us selected to support the Ranger Regiment," said an ST TACP operator with the 17th STS. "The Ranger Regiment is its own legend-generator and the opportunity to serve alongside one of the most lethal light infantry forces on earth is humbling."

The bond between the 17th STS and the 75th Ranger Regiment is inimitable due to the respective units being geographically located together and conducting entire training cycles with the exact team that they will be deploying with.

"The 17th STS promotes what I would argue is the foremost example of joint service relationships," said U.S. Air Force Staff Sgt. Aaron Inch, an ST TACP operator with the 17th STS. "This unit has an extremely proud lineage and comes with the responsibility for each member to uphold and/or surpass the standard that has been set by those before us."

With ongoing involvement in combat comes valor, and the Special Tactics community has just that. It is the most highly decorated community in the Air Force since the end of the Vietnam War with the 17th STS having a large hand in that statistic, see-

ing its members receive more than 80 high valor medals for courageous actions in combat.

"The foundation of this unit is the heritage of warriors that distinguished themselves in combat before we walked these halls," said U.S. Air Force Senior Master Sgt. Steve Reedy, the 17th STS operations superintendent. "Every member of this organization earns their right to be a member every day in keeping with that heritage."

One of the latest examples of recognition that the 17th STS has been awarded was in April 2019 when U.S. Air Force Tech. Sgt. Cam Kelsch, an ST TACP operator with the 17th STS, was awarded the Silver Star Medal for actions while deployed with the 75th Ranger Regiment to Afghanistan in 2018. With this presentation, Kelsch became the first TACP to be awarded a Silver Star for actions in combat during the last seven years.

"Getting to lead people for whom undertaking such dangerous missions are just another day is inexplicable," said U.S. Air Force Senior Master Sgt. Evan Serpa, the 17th STS Senior Enlisted Leader.

For the quiet professionals of this prestigious squadron, it is common to hear throughout the unit for one operator's battlefield successes to be credited to his entire team. They spend days, weeks, and months training alongside each other to forge trust and competency to take downrange.

"The training that we provide simply adds different layers and different [tactics, techniques, and procedures], seeing that the Ranger Regiment conducts operations in a very specific way," said U.S. Air Force 1st Lt. Evan Patoray, 17th STS, Detachment 2 flight commander. "All of our training is fast paced and complex, and although the basics do not change, the level and repetition at which we do the basics is what sets us apart. As a team, we push each other beyond what we have all seen in combat. We do this because we understand that if this training does not save their own life, it will allow them to save the lives of the Rangers around them."

The physical and mental challenges the operators undergo for at least 275 days out of the year equips them for the demanding environment they will face downrange.

"Technical competency matters, professionalism matters, but your mental fortitude and intellectual flexibility might be the most important attributes," said an ST TACP operator with the 17th STS. "The training to get here and working with [the Ranger Regiment] prepares you for the realities of combat."

The high-speed operations tempo can be brutal and toxic to the operator and their home life if they do not have the proper training and decompression time, according to U.S. Air Force

Staff Sgt. Ryan Duhon, an ST TACP operator with the 17th STS.

The Special Tactics Airmen aren't alone with their sacrifices; their families have also sacrificed immensely for over 6,900 days in support of their loved ones. They've missed birthdays, holidays, anniversaries, and much more, to be a part of something bigger than themselves.

"A lot of personal sacrifice has to happen to make a unit like this one so effective and professional," said U.S. Air Force Master Sgt. Ferguson, squadron flight chief. "We do not take breaks. We operate alongside our 75th [Ranger Regiment] brothers."

In order to be welcomed into the Special Tactics community, aspiring conventional TACP Airmen undergo a harrowing week-long assessment at Hurlburt Field, Florida. The assessment is designed to test the candidates limits and determine if they have what it takes to join the ranks within ST. Candidates are then are hand-selected into the 17th STS.

"The team will push you to be the best version of yourself on and off the battlefield," said U.S. Air Force Tech. Sgt. Joey Hauser, an ST TACP operator with the 17th STS. "The missions you will be of have impact felt at a national strategic level, and the legacy you will be of, will be some of your proudest accomplishments in life."

If you asked members of the 17th STS what it means to be a part of the combat-proven unit, one common answer would stand out – humbling.

"We fight, bleed and laugh beside [the Rangers]. We win as a team or fail as a team," said Duhon. "When we are downrange, there is no deviation or segregation between Air Force and Army. We are one team fighting daily together to overcome adversaries."

For anyone wanting more information on how to join the 17th Special Tactics Squadron, email [SDScreening@jdi.socom.mil](mailto:SDScreening@jdi.socom.mil)

## Hyperlinks

In your Grapevine you will see text in blue, mostly underlined. This provides a link to a website regarding the information being presented in the article. To see the link simply hold down your Ctrl key on the keyboard and click on the blue link. It will open your browser to that link.

## Air Force on Track to Match Record 2019 Suicide Rates, Top Officer Says

Military.com | By Oriana Pawlyk



*Air Force Chief of Staff Gen. Charles Q. Brown Jr. speaks during the Chief Master Sergeant of the Air Force Transfer of Responsibility ceremony at Joint Base Andrews, Md., Aug. 14, 2020. (Andy Morataya/U.S. Air Force)*

Air Force leaders continue to be troubled by rising suicide rates in the ranks, and some fear that the coronavirus pandemic may worsen the problem, the service's top general said Wednesday.

Chief of Staff Gen. Charles 'CQ' Brown said airmen are experiencing unwanted stressors amid COVID-19, raising concerns about mental health and resiliency in the force.

"Collectively, we're struggling to figure out how to deal with this," Brown said during a Q&A segment during the Air Force Sergeants' virtual symposium. "We are on a path to be as bad as last year."

In 2019, 137 airmen across the active duty, Guard and Reserve [died by suicide](#), a 33% increase over the previous year, and the highest annual number since the Air Force began keeping an official record in 2008.

Brown said the Air Force has found that, historically, most suicides have been tied to personal relationship issues.

"So how do we better help our airmen if they have a relationship issue versus going to go see the chaplain? There's probably some outside entities that can help them," he said.

Brown said one major command is experimenting with a new outreach program in which an airman can contact a counselor anonymously -- someone who may not even be at the same base -- in order to maintain the airman's privacy.

"It's very hard if you want to go see the chaplain or mental health counselor, and then you see them at the [commissary](#), at the BX or at the gym," Brown said.

Brown said with more events moving to a virtual setting amid the COVID-19 pandemic, virtual mental health is something many Americans are pursuing, and airmen should be encouraged to do the same.

"Our mental health providers are actually staying pretty busy doing that, they can actually see more patients. [But] how do we open it up a bit more so we can actually give some more tools to our airmen and their families?" he said, adding that additional resources should be made available to family members who detect early signs their loved one should seek help.

The service lost 103 airmen across the total force in 2018. By Aug. 1, 2019, Air Force suicides had already surpassed that 2018 total by nearly 30 people.

The same month, officials [ordered a "tactical pause"](#) in operations to address the issue.

"Our teammates are taking their own lives," then-Chief Master Sergeant of the Air Force Kaleth O. Wright announced in an emotional video, which was posted on social media and directed commanders to address the rise in suicides across the force.

Wright said [78 airmen had taken their lives](#) between Jan. 1 and July 31, 2019.

"We lose more airmen to suicide than any other single enemy," he said.

## Old Veterans

I am over 60 and the Armed Forces thinks I'm too old to track down terrorists. You can't be older than 42 to join the military. They've got the whole thing backwards.

Instead of sending 18-year olds off to fight, they ought to take us old guys. You shouldn't be able to join a military unit until you're at least 35.

For starters, researchers say 18-year-olds think about sex every ten seconds. Old guys only think about sex a couple of times a month, leaving us more than 280,000 additional seconds per day to concentrate on the enemy.

Young guys haven't lived long enough to be cranky, and a cranky soldier is a dangerous soldier. 'My back hurts! I can't sleep, I'm tired and hungry.' Were bad-tempered and impatient, and maybe letting us kill some \*\*\*hole that desperately deserves it will make us feel better and shut us up for a while.....

An 18-year-old doesn't even like to get up before 10am. Old guys always get up early to pee, so what the hell. Besides, like I said, I'm tired and can't sleep and since I'm already up, I may as well be up killing some fanatical son-of-a-bitch.

If captured we couldn't spill the beans because we'd forget where we put them. In fact, name, rank, and serial number would be a real brainteaser.

Boot camp would be easier for old guys.... We're used to getting screamed and yelled at and we're used to soft food. We've also developed an appreciation for guns. We've been using them for years as an excuse to get out of the house, away from the screaming and yelling.

They could lighten up on the obstacle course however.... I've been in combat and never saw a single 20-foot wall with rope hanging over the side, nor did I ever do any push-ups after completing basic training.

Actually, the running part is kind of a waste of energy, too.... I've never seen anyone outrun a bullet.

An 18-year-old has the whole world ahead of him. He's still learning to shave or to start a conversation with a pretty girl. He still hasn't figured out that a baseball cap has a brim to shade his eyes, not the back of his head.

These are all great reasons to keep our kids at home to learn a little more about life before sending them off into harm's way. Let us old guys track down those terrorists..... The last thing an enemy would want to see is a couple million hacked off old farts with bad attitudes and automatic weapons, who know that their best years are already behind them.



## Nebraska Veterans Coalition

### WHAT WE DO AND WHAT OUR GOALS ARE:

The Nebraska Veteran's Coalition is a non-partisan and/or a bi-partisan group. It was formed in order to bring awareness to veterans about what is going on in the Nebraska Unicameral. To inform veterans of their elected officials, and what the status legislation is pertaining to Veteran's benefits that are going through the Nebraska Unicameral.

- Primary purposes:**
  - Convince Legislature to provide incentives to Attract and Retain Veterans in Nebraska.
  - Increase Tax revenues for Nebraska by increasing its veteran population.
  - Establish more effective collaborative efforts to attract talent to Nebraska to respond to current and future workforce needs
  - Improve the retention of highly skilled leaders and technicians retained in Nebraska who are separating from the military.
  - Persuade Nebraska to improve the medical treatment of veterans by working more closely with the Veterans Administration and by persuading Nebraska to establish a Home Base Program similar to other states.
  - Persuade Nebraska to market itself to Veterans
- Primary Efforts:**
  - Communicate with Legislators, the Governor's Office, and numerous other community leaders concerning the need and benefits of persuading Veterans to remain in Nebraska.
  - Establishing and maintaining information distribution efforts through Facebook, e-mails and meetings.
  - Working with Chambers of Commerce to gain their support.
  - Advocating methods to improve retention of veterans in Nebraska.
  - Working with the Legislature to gain support for increasing the number of veterans in Nebraska.
  - Working with Veteran Service Organizations

Go to [www.facebook.com/groups/1001038876574340/about/](http://www.facebook.com/groups/1001038876574340/about/)  
or  
[www.nebraskaveterans.org](http://www.nebraskaveterans.org)

**STARS AND STRIPES**

<http://www.stripes.com/>

*Stars and Stripes* has one of the widest distribution ranges of any newspaper in the world. Between the Pacific and European editions, *Stars and Stripes* services over 50 countries where there are bases, posts, service members, ships, or embassies. I am proud that *Stars and Stripes* continues in support of our *Grapevine*.

### Insurance & Financial Benefits

The VFW is proud to bring a collection of benefits and discounts to veteran and active-duty VFW members.

- ✓ \$1,000/\$1,500 No-Cost Personal Accident Protection & Voluntary Personal Accident Protection
- ✓ Auto Insurance
- ✓ Cancer Insurance
- ✓ Dental Insurance
- ✓ Emergency Assistance Plus
- ✓ Health Insurance
- ✓ Homeowners Insurance
- ✓ Individual Term Life Insurance
- ✓ Life Insurance
- ✓ Long-Term Care Insurance
- ✓ Medicare Advantage Plans
- ✓ Medicare Part D
- ✓ Medicare Supplement Plans
- ✓ Post Property & Casualty
- ✓ Senior Hospital Indemnity Plan
- ✓ Travel Accident Protection
- ✓ Tricare/Champva Supplement
- ✓ Veterinary Pet Insurance
- ✓ Voluntary AD&D

### Cell Phone Plans

Members receive discounts on plan options with the following providers:

- Assurance Wireless
- Sprint
- Sprint CapTel
- T-Mobile

### Publication Subscriptions

Take advantage of your 45% discount today.

- Army Times, Marine Corps Times, Navy Times and Air Force Times.

### Auto Rental

Members can receive special discounts at Alamo, Enterprise and National car rental facilities.

### Hotels & Entertainment

A VFW-exclusive hotel booking platform saving you an average of 26% below publicly available rates at more than 150,000 hotels across the globe.

Gain access to discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, concerts, movies and much more.

### Technology & Electronics

Members receive discounts from the following retailers:

**Garmin**  
20% off wearable activity trackers and smart watches.

**Dell**  
Dell offers discounted computer systems to VFW members, employees, Posts and Departments.

### Financial Planning

**Identity Guard**  
20% discount on comprehensive identity theft protection that leverages IBM® Watson™ technology to provide an early warning when your identity may be at risk.

**USAA**  
As a VFW member, you are eligible to join USAA. They offer a full range of financial products including insurance, banking, investments and financial advice.

### Hearing Aid Discount Program

Call to schedule a free consultation.  
1.800.821.2606 option 1

### Prescription Discount Card

Save an average of 40% on featured brand medications prescribed for you or your pet.

### Retail Discounts

**Office Depot**  
A one-stop-shop that will save you up to 80% off list price for all of your office and school supply needs.

### Health Screenings

Call for more information.  
1.800.821.2606 option 1

### Travel Planning

**Veterans Travel Service**  
VTS offers personal service to help you find the best deals on group travel, cruises, tour packages and airfare.

### Emergency Response Monitoring Service

Call for more information.  
1.800.821.2606 option 1

### Transitioning To Civilian Life

**eKnowledge**  
SAT/ACT College Prep materials and software are available at drastically reduced prices to VFW members, relatives and dependents. Call 1.951.256.4076 for more information.

**VetJobs**  
VetJobs is a job board owned and operated by veterans for veterans. Call 1.877.838.5627 or visit [vetjobs.com](http://vetjobs.com).

### VFW Store

1-stop shopping for all your VFW, patriotic and custom quantity needs and the only authorized source to use the logo on products. Visit [vfwstore.org](http://vfwstore.org).

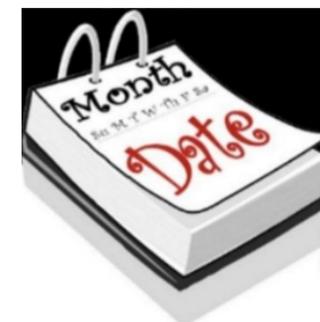
### End of Life Services

**Dignity Memorial**  
Learn about your VA Burial Benefits and how to receive an extra 10% off services not covered by your VA benefits.

**Neptune Cremation Society**  
Honoring the men and women who have served our country with affordable cremation services.

**CALL TODAY!**  
**1.800.821.2606**

Please visit our website at [vfw.org/MemberBenefits](http://vfw.org/MemberBenefits) for more information.



## BATTLE GRIND COFFEE CLUB

Every Saturday starting at 10am.

### LOCATIONS

**1ST SATURDAY..... KEARNEY VFW**  
2215 1st Ave Kearney Ne

**2ND SATURDAY..... KITTS COFFEE SHOP**  
2001 A Ave Kearney Ne

**3RD SATURDAY..... BABALU'S TATTOO SHOP**  
2217 Central Ave Kearney Ne

**4TH SATURDAY..... BLACK SHEEP FITNESS**  
\*\*Meet at Black Sheep Fitness@10:30am  
Class starts at 10:45am\*\*  
701 W 19th Street Kearney Ne



## DHA Launches New Websites for Air Force Military Hospital and Clinics

On Sept. 1, the Defense Health Agency (DHA) launched 74 new websites for Air Force military hospital and clinics. -This is an important step to modernize the Military Health System on the web. Each website moved to the TRICARE website to give patients a standard web experience.

“Standardizing military hospital and clinic websites will help our patients across the Military Health System to access all of the information they need to manage their health care and their TRICARE benefit,” said U.S. Army Lt. Gen. Ronald Place, DHA director. “This change will make it easier for our service members, retirees, and families to find the information they need to navigate and access health care information. As our service members and families move across the country and around the world, having a standard website will be one less thing they will have to learn at their new location.”

The move to TRICARE.mil will give easier access to information about your local military hospital or clinic. It will provide TRICARE benefit information in one place. And it adds helpful features and new layouts to your web experience.

This effort was a collaboration with the Air Force. It will:

- Upgrade the military’s online resources.
- Improve the military hospital and clinic websites.
- Rely on user input for future enhancements.

“Everyone will enjoy a universal experience and consistent information,” said Diana Logreira, DHA chief of Digital Communications. “Both about the TRICARE benefit and local military health services. This will be true no matter where you’re deployed or what service you belong to.”

The website move is part of the DHA administrative oversight of military hospitals and clinics. This is under the [2017 National Defense Authorization Act](#).

### Improved Website Features

Using your local military hospital or clinic websites

will be easier. Key features include:

- Standard look and feel.
- Ease of navigation.
- Up-to-date health care information.
- Local health services.
- Central TRICARE information.
- Easy to find data on quality, patient safety, and access.

### Local Management with Central TRICARE Benefit Information

The new website design supports consistent information sharing across the Military Health System. But local military hospitals and clinics will still manage their own websites. This will keep you informed on issues specific to your facility.

Want to check out the new changes? Visit the new websites:

[Air Force Academy](#)

[Altus Air Force Base](#)

[Andersen Air Force Base](#)

[Aviano Air Base](#)

[Barksdale Air Force Base](#)

[Beale Air Force Base](#)

[Edward Air Force Base](#)

[Eglin Air Force Base](#)

[Eielson Air Force Base](#)

[FE Warren Air Force Base](#)

[Goodfellow Air Force Base](#)

[Grand Forks Air Force Base](#)

[Hanscom Air Force Base](#)

[Hill Air Force Base](#)

[Joint Base Andrews \(Malcom Grow Medical Clinics and Surgery Center\)](#)

[Kadena Air Base](#)

[Keesler Air Force Base](#)

[Kirtland Air Force Base](#)

[Kunsan Air Base](#)

[Laughlin Air Force Base](#)

[Little Rock Air Force Base](#)

[Los Angeles Air Force Base](#)

[Luke Air Force Base](#)

[MacDill Air Force Base](#)

[Malmstrom Air Force base](#)

[Maxwell Air Force Base](#)

[McConnell Air Force Base](#)

[Minot Air Base](#)

[Misawa Air Base](#)

[Moody Air Force Base](#)

[Mountain Home Air Force Base](#)

[Nellis Air Force Base](#)

[Offut Air Force Base](#)

[Osan Air Base](#)

[Patrick Air Force Base](#)

[Pope Field](#)

[RAF Alconbury](#)

[RAF Croughton](#)

[RAF Lakenheath](#)

[Ramstein Air Base](#)

[Robins Air Force Base](#)

[Scott Air Force Base](#)

[Seymour Johnson Air Force Base](#)

[Shaw Air Force Base](#)

[Sheppard Air Force Base](#)

[Spangdahlem Air Base](#)

[Tinker Air Force Base](#)

[Travis Air Force Base](#)

[Tyndall Air Force Base](#)

[Vance Air Force Base](#)

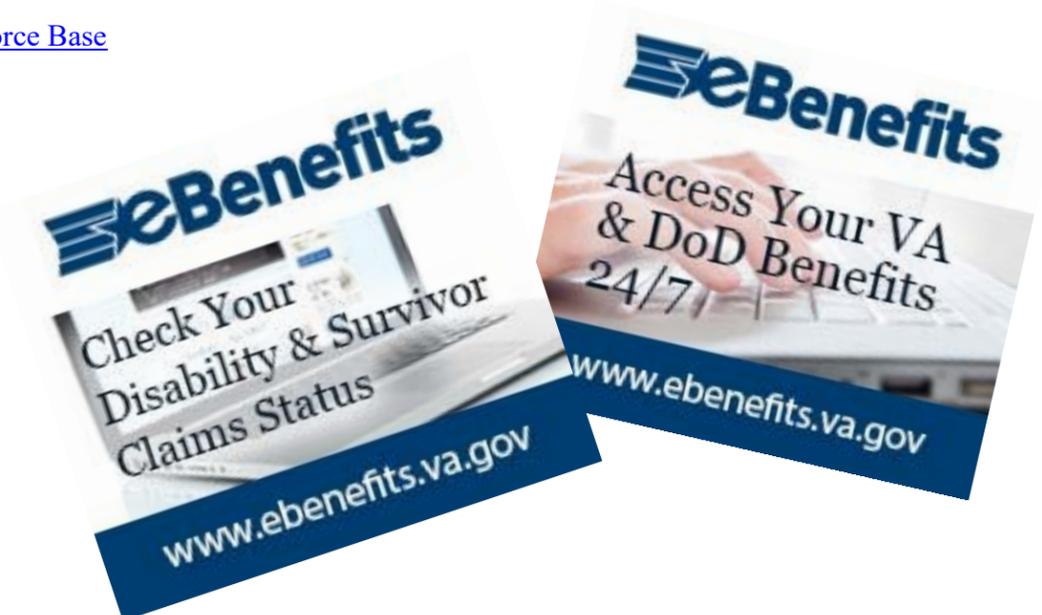
[Vandenberg Air Force Base](#)

[Whiteman Air Force Base](#)

[JBSA - Wilford Hall Ambulatory Surgical Center](#)

[Wright-Patterson Air Force Base](#)

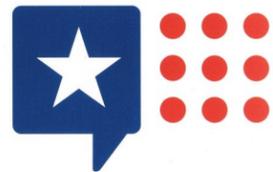
[Yokota Air Base](#)



**The confidential Veterans Crisis Line, online chat, and text are available, and we are here for you.**

If you're a Veteran in crisis, or are the family member or friend of one, VA offers help that can make a difference. The Veterans Crisis Line is staffed by caring, qualified VA responders—many of them Veterans or family members of Veterans themselves—who understand what Veterans have been through. The Veterans Crisis Line, online chat, and text are available to all Veterans and their families and friends, even if they are not registered with VA or enrolled in VA health care.

VA responders are standing by **24** hours a day, **7** days a week, **365** days a year to provide confidential support by phone, online chat, or text. Individuals who are deaf or hard of hearing can also connect with responders through **TTY service by calling 1-800-799-4889**. Assistance is only a phone call, click, or text away. Your actions matter.



**Veterans  
Crisis Line**

**REACH OUT.**

**IT MATTERS.**



**Mental Healthcare With Tricare**

Do you use one of the TRICARE health plans below?

- TRICARE Select
- TRICARE Select Overseas
- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult-Select
- TRICARE For Life\*

If so, you don't need referrals for mental health care appointments (except for psychoanalysis and outpatient therapy for substance use disorder provided by a substance use disorder rehabilitation facility).

You can schedule an appointment with any TRICARE-authorized provider. An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other

**Every day, Veterans and their loved ones across America reach out.**

The professionals at the Veterans Crisis Line are specially trained and experienced in helping Veterans of all ages and circumstances—from Veterans coping with aging or mental health issues that were never addressed, to recent Veterans struggling with relationships or the transition back to civilian life. Veterans Crisis Line responders provide support when these and other issues—such as chronic pain, anxiety, depression, sleeplessness, anger, and even homelessness—reach a crisis point.

You don't have to cope alone. Call the Veterans Crisis Line to get the support you've earned. We will help you work through the crisis and connect you with services to get back on track. **Call 1-800-273-8255 and Press 1.**

standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network. DS.

You must have prior authorization for inpatient mental health care (hospital stays).

*\*If you use TRICARE For Life, remember that you'll follow Medicare's rules for mental health care until those benefits are exhausted.*



[Make the Connection](#) is a public awareness campaign by the U.S. Department of Veterans Affairs (VA) that provides personal testimonials and resources to help Veterans discover ways to improve their lives. Many of our Nation's Veterans—from those who served in World War II to those involved in current conflicts—return not only with physical wounds but also mental health issues they may not recognize.



STATE OF NEBRASKA  
DEPARTMENT OF VETERANS' AFFAIRS  
301 Centennial Mall South  
P.O. Box 95083  
Lincoln, Nebraska 68509  
Phone: 402-471-2450  
Fax: 402-742-1142  
Email: [ndva@nebraska.gov](mailto:ndva@nebraska.gov)  
[www.veterans.nebraska.gov](http://www.veterans.nebraska.gov)



**MILITARY & VETERAN REGISTRY APPLICATION**

Veteran Identifier for License or State ID and  
Military Honor License Plates

Submit a DD-214 or NGB-22 indicating Character of Service.

- If the name on the DD-214 or NGB-22 is different than the veteran's current legal name, documentation of name change is required.
- If you are currently on active duty, please provide a military ID card. This does not include retirement ID cards or VA service cards.

Branch of Service: \_\_\_\_\_

Dates of Service: \_\_\_\_\_

Military status:

Veteran

Active Duty

Reserves

National Guard





Name: \_\_\_\_\_

LAST NAME

FIRST NAME

MIDDLE INITIAL

DATE OF BIRTH

Address: \_\_\_\_\_

NUMBER AND STREET

CITY/TOWN

STATE

ZIP CODE

Social Security Number: \_\_\_\_\_

Driver's License Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

E-Mail address: \_\_\_\_\_

Failure to provide the requested information or access thereto may result in a denial letter. By submitting this form, I understand that the Department of Veterans' Affairs may certify me for the military honor license plate and/or veterans' identifier on my state issued ID. Nebraska Department of Veterans' Affairs may contact you regarding other benefits but will not disclose or sell your information.

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

## Study finds VA outperforms community hospitals on Veteran outcomes for a coronary procedure

The Department of Veterans Affairs (VA) announced today [study](#) results, published in the Journal of the American College of Cardiology, found Veterans undergoing an elective [percutaneous coronary intervention](#) (PCI) for stable angina at community hospitals had an increased chance of dying following the intervention than Veterans who underwent the procedure at VA hospitals who had better outcomes.

At community hospitals Veterans had a 143% increased chance of mortality within the first month following PCI and a 33% increased chance of death within the first year.

PCI is a non-surgical procedure that uses a flexible tube to place a metal scaffold (stent) into a narrowed coronary artery to allow blood to pass through more easily.

“Our dedicated health care professionals often lead the nation in innovative procedures and quality of patient care — the results of this study reflect the dedication and level of attention provided by VA medical centers,” said VA Secretary Robert Wilkie. “Veteran trust in VA is at an [all-time high](#) with VA seeing more patients than before and [studies](#) showing VA compares favorably to the private sector on [wait times](#) and [quality of care](#) — many times VA [exceeding them](#).”

The analysis included a review of 9,000 enrolled Veterans who were actively receiving care in the VA health care system who subsequently underwent elective PCI at either a VA medical center or a community hospital. The data available on patients treated in community facilities is largely limited to administrative billing records. Therefore, it is possible more complex procedures were performed in that setting.

The researchers concluded further study is needed to determine the most effective means to improve Veterans’ access to medical care while also maintaining quality. The analysis was conducted by the VA Clinical Assessment, Reporting and Tracking (CART) Program in the VHA Office of Quality and Patient Safety.



## The Board is bringing hearings to Veterans – virtually

VA is bringing virtual hearings to Veterans who have [disagreed with the decision VA made on a compensation claim](#) and who have appealed the decision to the Board of Veterans Appeals (BVA, “the Board”).

If you have a cell phone, computer or tablet with Wi-Fi, you can have a virtual BVA hearing anywhere with a Veterans Law Judge (VLJ)! In fact, nearly 3000 Veterans have already requested virtual tele-hearings.

While the Board suspended all in-person hearings in March 2020 due to COVID-19, the Board kept working, and it issued decisions for waiting Veterans and provided hearings through virtual tele-hearings.

On April 10, 2020, President Trump signed [legislation](#) making virtual tele-hearings a permanent option for Veterans. Thanks to the Board and its partners at the Office of Information Technology, we’re proud to deliver this technology to waiting Veterans so quickly.

Virtual tele-hearings can happen wherever you are. Whether it’s eliminating a long drive to the nearest VA regional office, saving money on hotels, not having to take time off work, or providing a more comfortable and safe environment, virtual tele-hearings take the stress out of having a Board hearing.

Many Veterans tell us how much they appreciate the convenience of virtual tele-hearings. For example, one Veteran who recently started a new job was able to participate in his hearing on his cell phone while on lunch break. The Board even held a hearing with a Veteran working overseas who couldn’t travel back to the US. Several Veterans have had hearings from their homes for health reasons. And on multiple recent occasions, the Board connected with Veterans in hospitals. In each case, the Board team worked with the Veteran’s family and representative to ensure that each Veteran could have a hearing.

### How does a virtual tele-hearing work?

It works similarly to VHA’s Tele-health appointment program: If you have access to Wi-fi with your cell phone, computer or tablet, you can have a virtual tele-hearing. If the technology appears daunting, you can ask a family member or caregiver to assist you. When connected, you and your representative simply talk to the Veterans Law Judge via a computer or cell phone screen. Veterans can test their equipment here.

### How do I request a virtual tele-hearing?

If you have elected a hearing, the Board will reach out to you either by phone or letter to discuss your options. Make sure to contact your Veteran Service Organization or private representative and advise them that you want a virtual tele-hearing.

What if I want to wait or I no longer want a hearing? If you choose to wait until you can have a video or Travel Board hearing, BVA will hold your place in line. However, please know we don’t yet know when the Board will be able to schedule video or Travel Board hearings. Also, this option

means that your decision will be delayed until your hearing can be scheduled as soon as public health safety allows. This could mean additional delays of over a year.

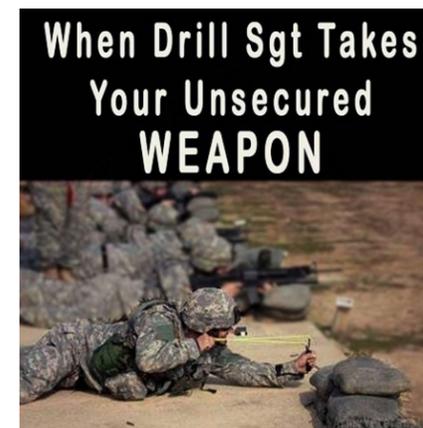
If you no longer want a hearing, you can cancel your hearing and submit a written statement.

In the meantime, the Board has virtual tele-hearing openings available right now!

## Appointment Management During the COVID-19 Pandemic

From: VA Office of Inspector General (OIG)

The Veterans Health Administration (VHA) took measures to protect patients and employees from COVID-19 by canceling face-to-face appointments that were not urgent and converting some of them to virtual appointments. The VA Office of Inspector General (OIG) assessed VHA’s appointment management strategies and the status of canceled appointments. The review team found that about five million appointments (68 percent) canceled from March 15 through May 1, 2020, had evidence of follow up or other tracking. Patients completed appointments predominantly by telephone and some by video. Other appointments were tracked for future follow-up in VA’s scheduling system. However, about 2.3 million cancellations (32 percent) had no indication of follow up or tracking at the time of review. The review team also examined whether medical facilities followed VHA’s guidance on annotating the appointment cancellations. Doing so consistently would have allowed facilities to better determine which appointments needed to be rescheduled. However, VHA’s guidance changed over time, and facilities applied it inconsistently. Facilities also did not consistently follow guidance on leaving consults open so that medical providers could reschedule them. In addition, the team noted that canceling appointments in batches could mask the instances where patients were not contacted about the cancellations. The OIG’s ongoing surveillance of VHA data shows that overall, from March 15 through June 15, 2020, VHA has canceled nearly 11.2 million appointments and needs to follow up on about 3.3 million of those cancellations. The OIG recommended that VHA coordinate a well defined rescheduling strategy with all facilities and provide oversight to facilities that have a significant rate of appointments with no evidence of follow up or tracking. The OIG also recommended VHA ensure facilities do not solely rely on appointment annotations when rescheduling. Finally, the OIG recommended that facilities take appropriate action on canceled or discontinued consults.



## Request your military service records (including DD214)

Submit a military records request to get your DD214 or other military service records through the milConnect website.

You’ll need to sign in to milConnect to get your military service records at <https://milconnect.dmdc.osd.mil/>

Once I’ve signed in to milConnect, how do I request my DD214 or other military records?

Follow the steps below to submit a military records request.

1. From your signed-in homepage, click or tap on **Correspondence/ Documentation**. Then select **Defense Personnel Records Information (DPRIS)** from the drop-down menu.
2. Choose the **Personnel File** tab.
3. Select **Request My Personnel File**.
4. Fill out the form. In the **Document Index** section, check the boxes next to the document(s) you’d like to request. Click or tap on the **Create and Send Request** button.

What types of records can I request with this tool?

You can request your:

DD214  
DD215  
Report of Separation  
Other release papers

You can also request documents with information about your service, such as your:

Orders and endorsements  
Performance reports  
Awards and decorations (commendatory items)  
Qualifications, licenses, and certificates  
Security clearance

What happens after I request my military records?

You’ll receive an email letting you know we’re processing your request. You’ll receive a second email when your request is complete and your files are ready for you to view and download.

You can also check the status of your military records request by signing in to milConnect and going to the Personnel File tab within the Defense Personnel Records Information (DPRIS) section. This is also where you’ll view and download your files once they’re ready.

How do I request someone else’s military records?

If you’re a family member planning a burial for a Veteran in a VA national cemetery

Call our National Cemetery Scheduling Office at 800-535-1117. We can help you get the Veteran’s DD214 or other discharge documents you may need.



## **OUR MISSION:**

**FIRST AND FOREMOST, OUR FOCUS IS TO DO EVERYTHING POSSIBLE TO CARE FOR OUR NATION'S MILITARY VETERANS.**

**OWNED AND OPERATED BY A DISABLED VETERAN, WITH THE GOAL OF DONATING FINANCIALLY TO FELLOW VETERANS.**

**WE STRIVE TO HELP GROW MEMBERSHIPS AT VFW & LEGION CLUBS.**

### **VFW & Legion Referral Program**

Our roofing and siding company operates within the tri-city area and provides services to everyone, not just veterans. Company profits are then donated to local and national veteran causes and charities. We can help with most exterior home renovations. We are also experts at insurance claims, helping homeowners recover from mother nature. Your local post can benefit from our Referral Program\* in three ways:

- When a post member refers somebody to us that becomes a customer, the member will receive a \$50 gift card.
- Upon successful completion of the job, Veterans 4 Veterans Construction will donate \$100 to the referring members post.
- If the new customer is not a post member, but is qualified, Veterans 4 Veterans Construction will pay for their 1<sup>st</sup> year membership.

\*It's easy! Have your friends or neighbors contact us and provide your name and post number so funds can be issued.

308-529-0448



[info@v4vne.com](mailto:info@v4vne.com)

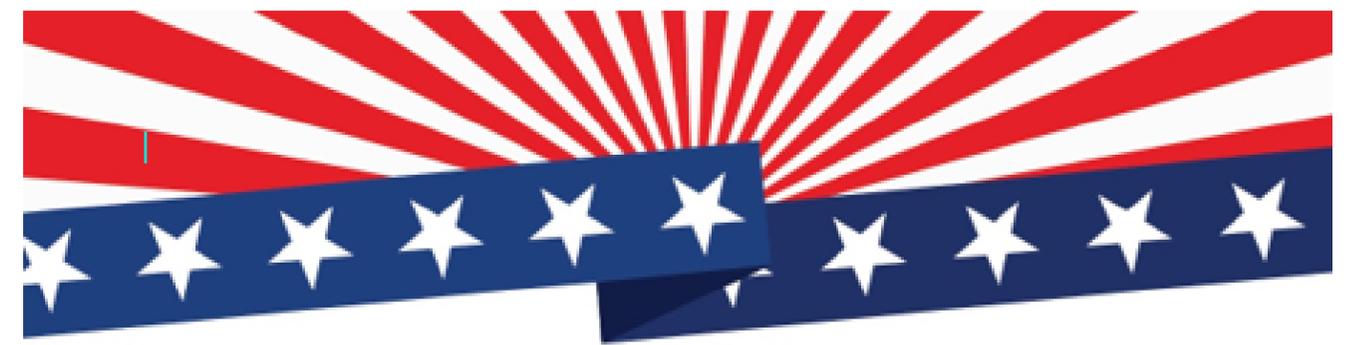


[www.vets4vetsconstruction.com](http://www.vets4vetsconstruction.com)



1233 N Webb Rd Ste 120

Grand Island, NE 68803



# **FREE MONEY**

## **For you and your post**

### **Veterans 4 Veterans Construction**

### **Roofing, Siding & Gutters**

You help us with referrals, we pay you \$50  
and donate \$100 to your post for every  
customer.

I will be contacting your post soon to discuss, if you would like to talk before then, don't  
hesitate to give us a call at (308) 529-0448 and ask for John.



**APPLICATION FOR MAIL ORDER SALES OF THE  
AMERICA THE BEAUTIFUL – THE NATIONAL PARKS AND FEDERAL  
RECREATIONAL LANDS ACCESS PASS**

U.S. Department of the Interior - Bureau of Land Management, Fish and Wildlife Service, Bureau of Reclamation, National Park Service  
U.S. Department of Agriculture - Forest Service - U.S. Army Corps of Engineers

**Your application for an Access Pass must include:**

**Product #209291**

1. This completed, signed application form.
2. **Photocopy** of documentation issued by Social Security Disability, Office of Veterans Affairs and/or a licensed physician that demonstrates permanent disability.
3. **Photocopy** of documentation issued by an authorized U.S. agency that demonstrates U.S. citizenship or permanent residence (driver's license, passport, state issued ID).
4. Payment of the processing fee by Credit Card.
5. For a pass replacement, please submit the original worn pass.

**\*\*Do Not Send Original Documents\*\***

**Please Print Clearly - Your name should appear as it does on your Photo ID**

Full Name

Street

City  State

Zip Code  -  Telephone

E-Mail Address

**By submitting this application:**

I hereby affirm that I am a citizen of or domiciled in the United States, and that I have been medically determined to have a permanent physical, mental, or sensory impairment that severely limits one or more major life activities. Major life activities include functions such as: caring for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, etc. (Section 504 of the Rehabilitation Act of 1973, as amended, 29 USC § 705 20)).

Signature: \_\_\_\_\_ Date \_\_\_\_\_

**Payment**

Credit Card:  Visa  Master Card  American Express  Discover Security Code

Credit Card Number           Date  -

Your credit card will be billed \$10 at the time of shipment.

**Send your completed Application to:**

**Questions:**

USGS  
Attn: Access Pass  
Box 25286  
Denver, CO 80225

fedrecpass@usgs.gov  
1-888-ASK-USGS  
(1-888-275-8747)

**Federal Law 18 U.S.C. 1001 makes it a crime in any matter within the jurisdiction of any department or agency of the United States for any person knowingly and willfully to falsify, conceal, or cover up by any trick, scheme, or device a material fact; to make any materially false, fictitious, or fraudulent statement or representation; or to make or use any false writing or document knowing that it contains a materially false, fictitious or fraudulent statement or entry. Violations of 18 U.S.C. 1001 are punishable by fines of up to \$10,000, imprisonment of up to five years, or both.**



**Application for Veteran's Hunting/Fishing/Fur Harvest Permit**

33-084 / rev. 1-2017  
(Only Nebraska residents are eligible to apply)  
**PLEASE PRINT**

This permit when issued does not authorize commercial fishing; the hunting of deer, antelope, elk, bighorn sheep, wild turkey, or the taking of any species of fish or game on which the open season is limited to a restricted number of permits or to special permits for a restricted area or management unit. A Veteran's Hunting/Fishing/Fur Harvest Combo permit includes the Nebraska Habitat Stamp, Aquatic Stamp and Nebraska State Waterfowl Stamp. *The purchase of a Federal Duck Stamp is required for Migratory Waterfowl hunting with this permit.*

For the purpose of obtaining a permit, I attest that I am a legal resident of the State of Nebraska, that I have served in the armed forces of the United States, and that I received an honorable or general (under honorable conditions) discharge and that the following is my true description.

Requesting Calendar Permit Year \_\_\_\_\_

C File Number (required for disability permits) \_\_\_\_\_ Branch of Service \_\_\_\_\_ Military Serial Number \_\_\_\_\_

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_ Social Security Number \_\_\_\_\_

Mailing Address: Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_ County \_\_\_\_\_

Date of Birth MM/DD/YYYY \_\_\_\_\_ Hair Color \_\_\_\_\_ Eye Color \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Age \_\_\_\_\_ Sex \_\_\_\_\_

Signature of Applicant \_\_\_\_\_ Date of Application \_\_\_\_\_ Daytime Phone (8am - 5pm) \_\_\_\_\_

I certify that my privilege to hunt, fish or harvest fur is NOT currently revoked in any state, and I am NOT delinquent on any child support payments. Yes  No

*This is to certify that the above veteran is currently rated:*

**Certification of 50 percent or total disability 1 & 2 must be signed by the Veteran's Service Center Manager. Disabled permits have no expiration date and are valid as long as the individual remains a resident of Nebraska, and meets the disability guidelines.**

1.  50 percent disabled as a result of service in the armed forces. - (NO FEE REQUIRED)
2.  Receive a pension from the Veterans Administration as a result of total and permanent disability. Not incurred in the line of duty in military service. - (NO FEE REQUIRED)

**Send to:**

U.S. Department of Veterans Affairs  
3800 Village Dr. / PO Box 85816  
Lincoln, NE 68501-5816  
Phone: 800-827-1000

Signature - Veteran's Service Center Manager

OR

3.  Is 64 years of age or older with time in service. - \$5.00 Permit Fee - (Annual Renewal Required)
4.  Request duplicate permit. - \$1.50 Duplicate Permit Fee
5.  RENEWAL - \$5.00 Permit Fee

Verification of veteran 64 years of age or older certified by: \_\_\_\_\_  
Signature - Veteran's Service Officer

**First time applicants: must attach a legible copy of their DD214 or driver's license with a Veteran Indicator.** If a DD214 is not attached, a signature from a Veteran Service Center manager is needed. Applicant's birth date and social security number must be verified. This permit will expire on December 31 of each calendar year, and must be renewed each year for a fee of \$5.00. Residency must be maintained. This permit does not require State stamps.

**Return to: Nebraska Game and Parks Commission, Attention: Permit Section, PO Box 30370, Lincoln, NE 68503-0370**

*If paying by credit card please provide the following information:*

Credit Card Number - Visa, MasterCard or Discover \_\_\_\_\_ Expiration Date \_\_\_\_\_ 3-digit code \_\_\_\_\_





U.S. Department of Veterans Affairs



# Veterans Crisis Line Fact Sheet

## Confidential crisis help for Veterans and their families

The Veterans Crisis Line is a toll-free, confidential resource that connects Veterans in crisis and their families and friends with qualified, caring U.S. Department of Veterans Affairs (VA) responders.

Veterans and their loved ones can call **1-800-273-8255 and Press 1**, chat online at [VeteransCrisisLine.net](http://VeteransCrisisLine.net), or send a text message to **838255** to receive free, confidential support 24 hours a day, 7 days a week, 365 days a year, even if they are not registered with VA or enrolled in VA health care.

The responders at the Veterans Crisis Line are specially trained and experienced in helping Veterans of all ages and circumstances — from Veterans coping with mental health issues that were never addressed to recent Veterans struggling with relationships or the transition back to civilian life. Veterans Crisis Line responders provide support when these and other issues — such as chronic pain, anxiety, depression, sleeplessness, anger, and even homelessness — reach a crisis point. Some of the responders are Veterans themselves and understand what Veterans and their families and friends have been through.

Since its launch in 2007, the Veterans Crisis Line has answered nearly 4.9 million calls and initiated the dispatch of emergency services to callers in crisis more than 159,000 times. The Veterans Crisis Line anonymous online chat service, added in 2009, has engaged in more than 565,000 chats. In November 2011, the Veterans Crisis Line introduced a text-messaging service to provide another way for Veterans to connect with confidential, round-the-clock support and since then has responded to nearly 176,000 texts.

In 2011, the National Veterans Suicide Prevention Hotline was renamed the Veterans Crisis Line to encourage Veterans and their families and friends, who may be the first to realize a Veteran is in emotional distress, to reach out for support when issues reach a crisis point, even if it is not a suicidal crisis.

VA is working to make sure that all Veterans and their loved ones are aware of the Veterans Crisis Line. To reach as many Veterans as possible, VA is coordinating with communities and partner groups nationwide, including community-based organizations, Veterans Service Organizations, and local health care providers, to let Veterans and their loved ones know that support is available whenever, if ever, they need it.

### Whether you're a Veteran or a friend or family member concerned about one, confidential assistance is only a call, click, or text away.

For more information about the Veterans Crisis Line, visit [VeteransCrisisLine.net](http://VeteransCrisisLine.net)  
For more information about VA's mental health resources, visit [www.mentalhealth.va.gov](http://www.mentalhealth.va.gov)

8/2020

••••• Confidential crisis chat at [VeteransCrisisLine.net](http://VeteransCrisisLine.net) or text **838255** •••••



U.S. Department of Veterans Affairs



## TALKING WITH A VETERAN IN CRISIS

You don't have to be an expert to ask if someone is going through a difficult time or having thoughts of suicide. If you notice changes in a Veteran's behavior or moods and you think they might be in crisis, it's time to respond. The simple act of having a conversation can help save a life.

### Here are some ways to approach a conversation with a Veteran who may be suicidal.

First, assess the situation to determine if the Veteran may be in **imminent danger**. Check to see if there are any harmful objects in the area, such as firearms, sharp objects, or lethal drugs. Those at the highest risk for suicide often have a specific suicide plan, the means to carry out the plan, a time set for doing it, and an intention of following through with it.

Asking whether a Veteran is having thoughts of self-harm or suicide may seem extreme, but it is important. Although many people may not show clear signs of intent to harm themselves before doing so, they will likely answer direct questions about their intentions when asked. **Remember, asking if someone is having suicidal thoughts will not give them the idea or increase their risk.**

However, some of those who are at risk may not admit that they plan to attempt suicide. In case the Veteran won't talk about it, be sure to look for warning signs in the box to the right.

#### Safety Issues:

If you believe a Veteran is at high risk and has already harmed himself or herself, you need to call local emergency services at 911.

- **Never** negotiate with someone who has a gun. Get to safety and call 911.
- If the Veteran has taken pills or harmed himself or herself in some way, call 911.

Veterans who are in emotional distress and are showing warning signs for suicide can be connected to the 24-hour **Veterans Crisis Line**: Call 1-800-273-8255 and Press 1, use the **online chat**, or text to 838255. Caring, specially trained responders are available to provide free, **confidential support 24 hours a day, 7 days a week, 365 days a year**. Responders are available to speak to Veterans and their caregivers, family members, or friends.

### Warning Signs of Imminent Suicide Risk

Acting recklessly or engaging in risky activities that could lead to death, such as driving fast or running red lights — seemingly without thinking

Showing violent behavior such as punching holes in walls, getting into fights, or engaging in self-destructive violence; feeling rage or uncontrolled anger; or seeking revenge

Giving away prized possessions, putting affairs in order, tying up loose ends, and/or making out a will

Seeking access to firearms, pills, or other means of harming oneself

**If you and/or the Veteran are not in imminent danger, start a conversation to help the Veteran open up and to find out how you might be able to help. You can ask questions such as:**

- "When did you first start feeling like this?"
- "Did something happen that made you begin to feel this way?"

**When responding to answers from a Veteran, remember that simple, encouraging feedback goes a long way in showing support and encouraging help-seeking:**

- "You're not alone, even if you feel like you are. I'm here for you, and I want to help you in any way I can."
- "It may not seem possible right now, but the way you're feeling will change."
- "I might not be able to understand exactly what you're going through or how you feel, but I care about you and want to help."

**Even for Veterans who do not appear to be suicidal, it is important to direct them to resources to help them face mental health challenges and more.**

For more information about the Veterans Crisis Line, visit [VeteransCrisisLine.net](http://VeteransCrisisLine.net)

For more information about VA's mental health resources, visit [www.mentalhealth.va.gov](http://www.mentalhealth.va.gov)

For access to more than 400 stories of strength and recovery from Veterans and their family members, visit [MakeTheConnection.net](http://MakeTheConnection.net)



U.S. Department  
of Veterans Affairs



## ANSWERING THE CALL

The simple act of talking with a Veteran by phone can help save a life. For a Veteran in crisis — whose emotional struggles and health challenges may lead to thoughts of suicide — these conversations can mean the difference between a tragic outcome and a life saved. When talking to a Veteran, listen for signs of distress or other clues that might indicate that they need immediate help.

### Determine if the caller is in distress.

#### 1. Remain calm and listen.

2. Ask the question: "Sometimes when people are (upset/angry/in pain/etc.) they think about suicide. Are you thinking about killing yourself or someone else?"

NO  
NOT suicidal,  
homicidal, or  
in crisis

YES  
Suicidal, homicidal, or in crisis

#### 3. Route caller to appropriate local resources.

You can find resources in your area, including local Suicide Prevention Coordinators and crisis centers, using our Resource Locator here: [VeteransCrisisLine.net/ResourceLocator](https://www.veteranscrisisline.net/ResourceLocator)

3. Assess whether the Veteran is at **imminent risk**, and determine if he or she has already inflicted self-harm or injured others or has an immediate plan to do so, with access to means.

### If you are a staff member of a Veterans Service Organization, suicide prevention organization, or another type of support group:

- Notify your supervisor (or other staff) of the situation.
- Try to obtain the Veteran's phone number, name, and location.
- Have your supervisor (or other staff) immediately contact 911 for a safety check.
- Remain on the phone with the caller until emergency personnel arrive.

### If you work for a support organization or you are a friend, family member, or acquaintance of the Veteran:

- Try to find out where the Veteran is located and whether anyone else is nearby.
- Verify the Veteran's phone number and, if possible, the last four digits of their Social Security number.
- Explain** that you will conference a Veterans Crisis Line staff member into the call.
- Call 1-800-273-8255, Press 1.**
- Complete a warm transfer:** When the VCL responder answers, identify yourself, explain what is going on, and provide the Veteran's information.
- Inform the Veteran** that you will hang up and he or she is in good hands with the VCL responder.
- Make sure the Veteran is on the call with the VCL responder** before hanging up.
- If you work for a VSO, a suicide prevention organization, or similar, notify your supervisor per facility procedure or protocol.

For more information about the Veterans Crisis Line, visit [VeteransCrisisLine.net](https://www.veteranscrisisline.net)

For more information about VA's mental health resources, visit [www.mentalhealth.va.gov](https://www.mentalhealth.va.gov)

For access to more than 400 stories of strength and recovery from Veterans and their family members, visit [MakeTheConnection.net](https://www.maketheconnection.net)

### Signs of Distress:

- Emotional (crying, loud, yelling)
- Making concerning statements like:
  - My family would be better off if I wasn't here.
  - I can't go on like this.
  - No one can help me.

### New legislation eliminates SBP-DIC annuity offset for eligible surviving spouses - Info from DFAS

Congress included a phased elimination of the SBP-DIC offset in the 2020 National Defense Authorization Act, titled "Phase-Out of Reduction of Survivor Benefit Plan Survivor Annuities by Amount of Dependency and Indemnity Compensation."

Defense Finance and Accounting Service officials have a new webpage called "SBP-DIC News" <http://www.dfas.mil/sbpdicnews> where they will post information on the status of the implementation of this new law.

Officials are working on analyzing the change and making plans for the implementation. They will not be able to answer questions about the full effect of this change in the law until they obtain legal interpretation of the changes and identify all of the impacts on policy and procedures.

Based on the NDAA, spouse SBP annuitants will see the first change in the SBP annuity payment they receive Feb. 1, 2021. Spouses do not need to notify DFAS that their SBP payment is affected by this change in the law.

DFAS officials advise that the most important action SBP annuitants can take at this time is to ensure their annuity account information is up-to-date and includes their correct mailing address so DFAS can contact them, if needed. Also, if annuitants are not using myPay online, they can set up a profile now and add their email address. To create an online myPay account, visit <https://mypay.dfas.mil/> and click on "Start here" next to the Create your myPay Profile heading on the lower right-hand side of the page.

DFAS officials are unable to provide individual estimates of the upcoming changes in spouse SBP annuity payments because of this change in the law. Officials ask SBP annuitants not to call the DFAS Customer Care Center to request an individual estimate.

The webpage also states that spouse annuitants who previously received a refund of SBP premiums paid because of the SBP-DIC offset won't need to pay back that refund because of this change in the law.

The "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" in the NDAA only affect those spouses and children of service members who died on active duty when the surviving spouse previously elected to transfer the SBP annuity to a child or children. It does not affect previous or future SBP elections by retirees or SBP annuities for a retiree's beneficiaries.

SBP provides a monthly income to eligible survivors of Airmen upon their death. DIC is paid to survivors of Airmen who die from a servicereLATED injury or illness.

### Here are a few key points to keep in mind:

- Based on the NDAA, **Spouse SBP annuitants who are subject to the DIC offset may see the first change in the SBP annuity payment they receive on February 1, 2021.** You do not need to notify us that your SBP payment is affected by this change in the law.

- The most important action SBP annuitants can take at this time is to ensure **your annuity account information is up-to-**

**date** and includes your correct mailing address so we can contact you, if needed. Also, if you're not using myPay, [set up a profile now](#) and add your email address. Please note: only annuitants who are currently receiving an SBP or SSIA payment from DFAS can access myPay.

- We are **unable to provide individual estimates** of the upcoming changes in spouse SBP annuity payments due to this change in the law. Please do not call our Customer Care Center to request an individual estimate.

- If you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you will **not** need to pay back that refund because of this change in the law. The "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" in the NDAA **only affect those spouses and children of service members who died on active duty or inactive duty** when the surviving spouse previously elected to transfer the SBP annuity to a child or children. They do not affect previous or future SBP elections by retirees or SBP annuities for a retiree's beneficiaries.

### IMPACTED BENEFICIARIES

#### Q1.1: Who will be impacted by the repeal of the SBP-DIC offset?

A1.1: This change affects surviving spouses who are, or who will become in the future, eligible for both [Survivor Benefit Plan \(SBP\)](#) payments and [Dependency and Indemnity Compensation \(DIC\)](#) payments, and who were previously subject to a full or partial [SBP-DIC offset](#). The law also impacts the children of service members who died while on active duty or inactive duty, in the line of duty, who are currently receiving SBP payments because the surviving spouse chose the optional child annuity. It does not impact surviving spouses who receive only SBP but not DIC. It also does not impact spouses who are in receipt of DIC-only, either because SBP was declined by the service member at retirement or because the service member was a disabled veteran who was not also a retiree. It is important to note that this change does not impact any retirees or surviving spouses if SBP coverage was previously declined, and does not create opportunities for new enrollment in SBP for retirees who previously declined coverage.

#### Q1.2: Does every widow/widower of a service member who dies in the line of duty get SBP?

A1.2: In most cases, a surviving widow or widower whose spouse dies on active or inactive duty in the line of duty on or after September 10, 2001, and who remains unmarried prior to age 55 (see question 1.4) qualifies for a [Survivor Benefit Plan \(SBP\)](#) annuity. The only exception would be in situations in which a former spouse of the service member had been awarded SBP as a result of a divorce court order and the necessary former spouse SBP election was registered prior to the death of the service member. Survivors of members who died in the line of duty prior to September 10, 2001, are not eligible to receive SBP. Certain surviving spouses of members who died in the line of duty on or after October 7, 2001, were eligible to transfer the SBP annuity to a dependent child, which is referred to as an "Optional Child Annuity." This topic is discussed in Section 4 of these FAQs.

#### Q1.3: If I was not subject to the DIC-SBP offset before, does this change affect me?

A1.3: Most likely not. The change only impacts those surviving spouses who were previously subject to the [SBP-DIC offset](#), and those surviving spouses and children of members who died in the line of duty if the spouse chose to transfer the SBP benefit to a child or children. This law does not create new beneficiaries nor change the eligibility criteria for SBP or DIC.

**Q1.4: What if I got remarried, will I still get the SBP benefit?**

A1.4: Section 622 of the National Defense Authorization Act for Fiscal Year 2020 did not change the eligibility requirements for the [Survivor Benefit Plan \(SBP\)](#). If a surviving spouse remarries prior to age 55, he or she is ineligible to continue receiving SBP. If he or she remarries after turning age 55, that spouse does remain eligible to continue receiving the SBP annuity. Note that rules for remarriage differ under the Department of Veterans Affairs [Dependency and Indemnity Compensation \(DIC\)](#) program.

**Q1.5: Will I lose Survivor Benefit Plan (SBP) at a certain age?**

A1.5: No, SBP is a life-long benefit for spouses. Eligibility does not depend on the age of surviving spouse. Unless the surviving spouse re-marries before the age of 55, he or she will not lose eligibility. Re-marrying after turning age 55 will not cause the survivor to lose eligibility for SBP.

**Q1.6: When I retired my spouse and I declined coverage because I'm totally disabled and we knew my spouse would get Dependency and Indemnity Compensation (DIC) when I died and Survivor Benefit Plan (SBP) would be offset. Will she now be eligible for SBP?**

A1.6: No, an election to decline or reduce coverage at retirement is irrevocable, regardless of rationale. Section 622 of the National Defense Authorization Act for Fiscal Year 2020 does not authorize retirees who previously declined or elected reduced coverage (such as electing child-only coverage at retirement) to re-enroll or change their level of coverage.

**Q1.7: I used to participate in the Survivor Benefit Plan (SBP) but I withdrew when I was rated as totally disabled by the Department of Veterans Affairs. How does this change affect me?**

A1.7: Section 622 of the National Defense Authorization Act for Fiscal Year 2020 does not restore [Survivor Benefit Plan \(SBP\)](#) enrollment for any retiree who previously voluntarily withdrew. Withdrawal from SBP remains in effect as long as the retiree who withdrew is rated totally disabled. If the retiree's rating is later reduced below "totally disabled," SBP coverage can be reinstated, but only if the retiree requests it within one year of the effective date of the reduction of the VA disability rating.

**Q1.8: My spouse declined Survivor Benefit Plan (SBP) when he retired. I am receiving Dependency and Indemnity Compensation (DIC) from VA now because he died of a service-connected issue. Will I now receive SBP also?**

A1.8: No, declining SBP at retirement is an irrevocable decision. Section 622 of the National Defense Authorization Act

for Fiscal Year 2020 does not grant the authority to reinstate SBP coverage if it was previously declined at retirement.

**TIMING**

**Q2.1: When will the change go into effect?**

A2.2: Section 622 of the National Defense Authorization Act for Fiscal Year 2020 was signed into law on December 20, 2019; however, the actual adjustments to [Survivor Benefit Plan \(SBP\)](#) payments for those affected by the change will begin in 2021. The legislation phases in the repeal of the [SBP-DIC offset](#) from 2021 to 2023. Survivors subject to the SBP-DIC offset will remain offset dollar-for-dollar in 2020.

**Q2.2: When will I see an increase in my Survivor Benefit Plan (SBP) payments?**

A2.2: Section 622 of the National Defense Authorization Act for Fiscal Year 2020 phases in the elimination of the [SBP-DIC offset](#) in the following way:

In 2020, surviving spouses will continue to have their SBP offset by the full amount of [Dependency and Indemnity Compensation \(DIC\)](#) they receive from the Department of Veterans Affairs.

In 2021, SBP will be reduced by no more than two-thirds of the amount of DIC rather than by the entire amount of DIC, even though eligible surviving spouses will continue to receive the full amount of DIC.

In 2022, SBP will be reduced by no more than one-third of the amount of DIC received.

In 2023, the SBP-DIC offset will be eliminated in total, so that surviving spouses eligible for both programs will receive both SBP and DIC in full, effective January 1 (paid as of February 1).

**Q2.3: Why can't I receive the full Survivor Benefit Plan (SBP) benefit starting this year?**

A2.3: Section 622 of the National Defense Authorization Act for Fiscal Year 2020 does not authorize any change to the calculation of the [SBP-DIC offset](#) prior to January 1, 2021.

**Q2.4: When will I start receiving benefits in full?**

A2.4: Eligible survivors will start receiving [Survivor Benefit Plan \(SBP\)](#) payments in full, without offset, beginning with their January 2023 entitlement, which will be paid on February 1, 2023.

**Q2.5: Does any form, document, or supporting statement need to be submitted to take advantage of these increased Survivor Benefit Plan (SBP) payments? If yes, when is the cutoff date?**

A2.5: No, the increase in benefits will occur automatically for surviving spouses subject to the [SBP-DIC offset](#). All surviving spouses subject to the offset will have their benefit recalculated for the month of January 2021, which they will receive on February 1, 2021. We would encourage you to ensure your contact

and bank account information is updated through the Defense Finance and Accounting Service's self-service portal, [myPay](#).

**Q2.6: If a person becomes a surviving spouse this year, would that person automatically start to receive both Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC) benefits?**

A2.6: First, in order to be eligible for both benefits the current or former military member must either have retired – and elected to participate in SBP – or died in the line of duty. If retired, he or she must also have died of a service-connected disability for the surviving spouse to be eligible for [Dependency and Indemnity Compensation \(DIC\)](#). Less than 10 percent of surviving spouses qualify under both programs. In 2020, all new surviving spouses remain subject to the [SBP-DIC offset](#) if eligible under both programs. Those survivors will receive only the amount of SBP in excess of the amount of DIC they receive. Beginning in 2021, new surviving spouses will receive the same increase in benefits as existing survivors.

**PREMIUMS AND ANNUITIES**

**Q3.1: How much will the average survivor get?**

A3.1: [Survivor Benefit Plan \(SBP\)](#) annuity payments can vary for each beneficiary because they are based on a number of factors such as retirement date, length of service, pay grade, and disability rating of the sponsor. There is no set amount, so each surviving spouse's current and future SBP payments could be quite different. We recommend reaching out to a [financial counselor](#) or retirement services office on your local installation to discuss individual amounts.

**Q3.2: I am currently subject to the SBP-DIC offset. Will I definitely get an increase?**

A3.2: Yes, eventually, although not all survivors will see an increase in the first year. It is possible that if your [Survivor Benefit Plan \(SBP\)](#) payments are currently less than two-thirds of the amount of [Dependency Indemnity Compensation \(DIC\)](#), you may not see an increase in 2021. For example, if you currently receive \$1,500 from VA for DIC, but your gross SBP before offset is only \$800, you would not see an increase in 2021 other than the normal annual [cost of living adjustment \(COLA\)](#). This is because your SBP amount, \$800, is still less than the amount of DIC that would be subject to offset, which in this example would be \$1,000 (i.e., \$1,000 is two-thirds of the \$1,500 DIC). Eventually, though, you will see an increase as the [SBP-DIC offset](#) is further reduced in 2022 and then completely eliminated in 2023.

**Q3.3: Now that the offset is being eliminated, will there be any back pay for the years we didn't get Survivor Benefit Plan (SBP) payments we paid for?**

A3.3: No, Section 622 of the National Defense Authorization Act for Fiscal Year 2020 does not authorize back payments. Surviving spouses of retirees who were subject to the [SBP-DIC offset](#) received either a partial or full refund of premiums to account for the reduced SBP payments.

**Q3.4: I received a Survivor Benefit Plan (SBP) premium refund once I started getting both SBP and Dependency**

**and Indemnity Compensation (DIC), will I have to pay it back?**

A3.4: No, if you previously received a refund of SBP premiums due to the [SBP-DIC offset](#), you will not have to pay back that refund because of this change in the law.

**Q3.5: What is the Special Survivor Indemnity Allowance (SSIA)?**

A3.5: The [Special Survivor Indemnity Allowance \(SSIA\)](#) is a payment made to surviving spouses subject to the [SBP-DIC offset](#) that partially restores some of the [Survivor Benefit Plan \(SBP\)](#) amount that is offset. SSIA is a set amount established by Congress and adjusted each year by a [cost-of-living adjustment \(COLA\)](#), if applicable. The [SSIA rate for 2020](#) is \$323 per month. Surviving spouses subject to the SBP-DIC offset will continue to receive SSIA, up to the amount that is reduced from their SBP payment (i.e., until the offset is fully-repealed in 2023).

**Q3.6: Will the Special Survivor Indemnity Allowance (SSIA) be phased out?**

A3.6: Eligible survivors will continue to receive SSIA, up to the prescribed maximum amount ([\\$323 per month for 2020](#)) or the amount of SBP that is offset due to DIC, whichever is less. SSIA will no longer be paid once the [SBP-DIC offset](#) is fully eliminated in 2023 and surviving spouses receive the full amount of SBP and DIC concurrently, without offset.

**CHILD ANNUITANTS**

**Q4.1: The National Defense Authorization Act for Fiscal Year 2020 repealed the authority for optional annuities for dependent children. What does this mean?**

A 4.1: When a currently-serving member dies in the line of duty on active or inactive duty, the surviving spouse has the option, in consultation with the Secretary of the Military Department, to choose to have the [Survivor Benefit Plan \(SBP\)](#) annuity paid directly to a dependent child rather than to receive the benefit for him or herself. This allows the surviving spouse to receive [Dependency and Indemnity Compensation \(DIC\)](#) from the Department of VA in full without it affecting the SBP payments. SBP paid to the child or children of the deceased service member is not offset by DIC. This provision is only allowed in situations in which the member died on active or inactive duty, in the line of duty, after October 7, 2001. While it remains in effect for now, on January 1, 2023, this option will go away in accordance with Section 622 of the National Defense Authorization Act for Fiscal Year 2020. Further, those annuities that were directed to a child rather than a surviving spouse will automatically revert to the surviving spouse, if he or she is still eligible, on January 1, 2023.

**Q4.2: I chose the Survivor Benefit Plan (SBP) optional child annuity when my spouse died on active duty. Will I now receive the SBP benefit?**

A4.2: Not yet, but you will eventually. If your child is the designated SBP beneficiary, he or she will continue receiving the SBP payments until the [SBP-DIC offset](#) is fully eliminated in 2023. As long as you did not remarry prior to age 55, the annui-

ty will revert to you as the surviving spouse on January 1, 2023. If your child or children lose eligibility because he or she reaches age 18 (or [age 22 if a full-time student](#)) prior to January 1, 2023, the annuity will be suspended until January 1, 2023, at which time it will revert to you. See question 4.3 if your child or children has already lost SBP eligibility.

**Q4.3: I gave the Survivor Benefit Plan (SBP) to my child when my spouse died in the line of duty while still in military service, but she is no longer eligible because she is too old. What happens now?**

**A4.3:** The annuity remains suspended until January 1, 2023, at which point it will revert to you.

If you previously chose to transfer the SBP annuity to your child or children, and your child or children are no longer eligible for SBP, the SBP benefit will be restored to you, as the surviving spouse, beginning on January 1, 2023, as long as you did not remarry prior to age 55.

**Q4.4: I previously chose the Survivor Benefit Plan (SBP) child annuity when my spouse died on active duty. What do I need to do to ensure the payment comes back to me instead of my child?**

**A4.4:** You will be contacted by the appropriate military service prior to the annuity reverting to you as the surviving spouse on January 1, 2023. You do not need to do anything at this time.

**VA launches pre-entry screening tool**

Many VA Medical Centers (VAMCs) across the country are re-opening their doors and expanding services. To ensure the protection of both patients and staff, VA’s Office of Information and Technology (OIT) collaborated with the Durham VAMC to launch the COVID-19 digital pre-entry screening tool.

The [digital pre-entry screener tool](#) allows Veterans, caregivers, and employees to answer questions on their mobile phones and share their results at VA medical facility entrances. With in-person screening delaying access to care and increasing COVID-19 exposure risk, the digital pre-entry screener helps reduce wait times, ease stress, and lowers exposure risk.

“It’s amazing how much difference a simple tool can make when deployed in the right place and at the right time,” says Dr. Goldberg. “This was a great way to help our Veterans.”

The COVID-19 digital pre-entry screener was the brainchild of Jacob Goldberg — the son of Durham VAMC Chief-of-Staff Dr. Kenneth Goldberg. Jacob developed the idea for the screener tool after conversations with his father about the in-person COVID-19 screening process. During one of those conversations, Dr. Goldberg asked Jacob how difficult it would be to design something that could be done on a smart phone. As the in-person COVID-19 screening process was only a few multiple-choice questions, Jacob knew developing a digital version was something that could be easily implemented. In developing the prototype, Jacob used big buttons for answers and made the

end screen use large text to ensure the screener was both mobile-friendly and easy to use.

Leaders in OIT quickly saw the potential for this prototype and assigned a team from its Digital Experience Product Office to develop an enterprise-wide version. In keeping with OIT’s agile methodology, they developed and launched the tool in just 12 days.

Designed in partnership with Veterans and medical center leadership, the team of designers and developers from OIT’s Digital Experience Product Office incorporated feedback from user testing to ensure the tool met Veteran and employee needs. Some of the tool’s features include:

Clear results.

Quick access to crisis support.

Easy-to-update screening protocols.

What Veterans are saying

“If you’re doing this from your vehicle, then you are at a safe distance from staff and others.”

“Less stress having it in this format.”

“Straight and to the point. Very easy to answer these questions.”

“I’m on a lot of sites and I know a lot of people who would love to do this.”

“The pre-entry screening tool is a great example of innovation in action at VA,” said VA CTO Charles Worthington. “In this case, staff at a local medical center took the initiative to solve a problem they were facing on the ground, giving our Digital Experience Product Office a template for a nationwide solution that every facility can benefit from.”

Expanding use

Currently in use in several VAMCs, including Lowell, Massachusetts; Columbia, South Carolina; Baltimore, Maryland; and Los Angeles, California, the digital pre-entry screener has delivered over 140,000 screening results to date.

As tool usage continues to grow, the Office of the CTO will monitor performance and feedback and will update the tool’s features as needed. The development and launch of the COVID-19 digital pre-entry screening tool is another way VA reaffirms its commitment to provide Veterans with the best customer service.

To start using the COVID-19 digital pre-entry screener, VAMCs can simply direct patients and staff to text “**screen**” to **53079**

# Get help right now

Contact the resources below to get immediate help for yourself or a friend. These resources are designed to support Veterans during difficult times.

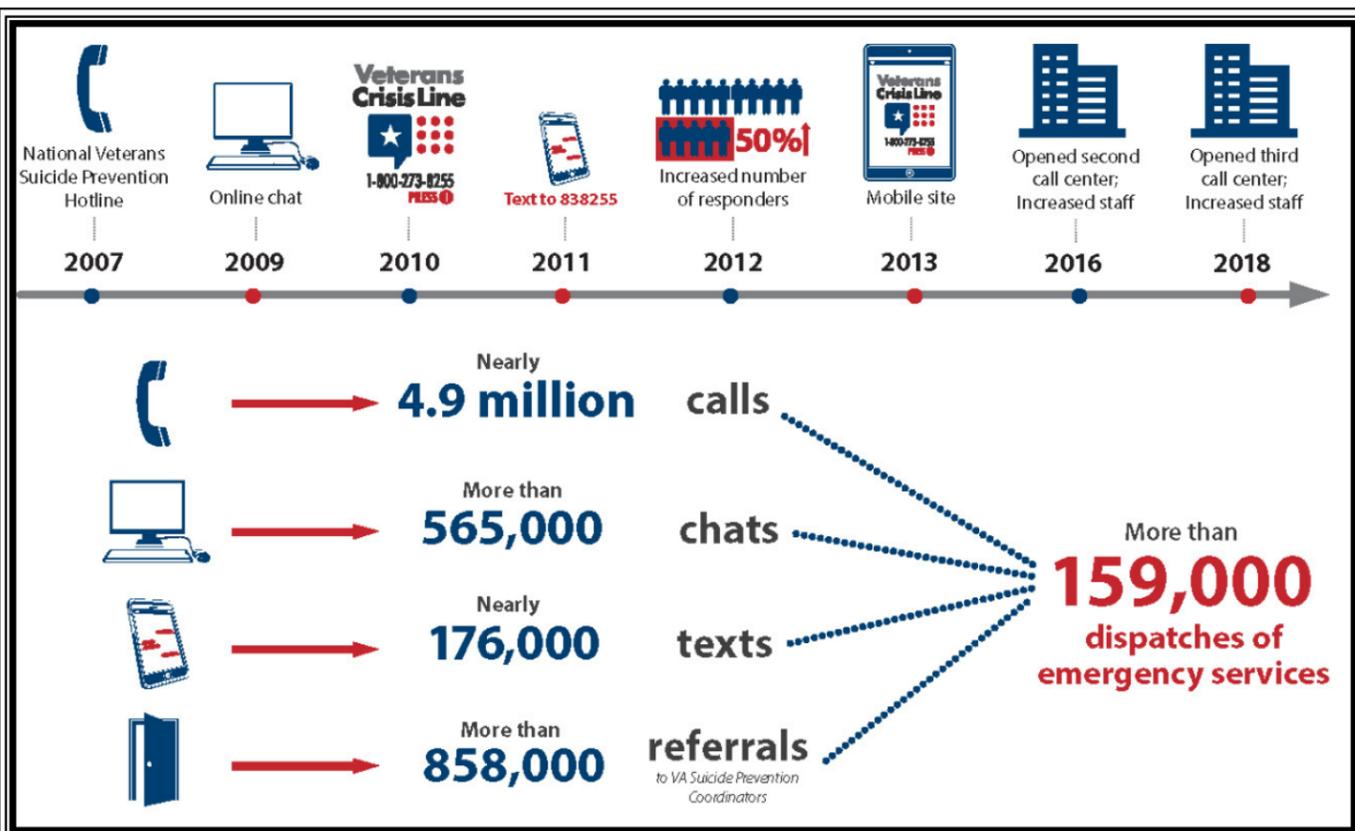
WHAT SERVICES CAN VA PROVIDE?	VISIT US ONLINE	GIVE US A CALL
<b>Veteran’s Crisis Line</b>	<a href="http://www.veteranscrisisline.net">www.veteranscrisisline.net</a> <i>(click “chat”)</i>	<b>(800) 273-8255</b> <b>(press 1)</b>  text 838255 <i>24 hours a day / 7 days a week</i>
<b>National Suicide Prevention Lifeline</b>	<a href="http://suicidepreventionlifeline.org">suicidepreventionlifeline.org</a> <i>(click “chat”)</i>	<b>(800) 273-8255</b> <i>24 hours a day / 7 days a week</i>
<b>Military Sexual Trauma Support</b> <small><i>(VA offers free counseling services for Military Sexual Trauma (MST) survivors. You don’t have to be enrolled in VA Health Care to access MST services.)</i></small>	Find a Medical Center <a href="http://va.gov/facilities">va.gov/facilities</a>  Find a Vet Center <a href="http://www.va.gov/directory/guide/vetcenter.asp">www.va.gov/directory/guide/vetcenter.asp</a>	Call your local Medical Center or Vet Center.  At Medical Centers, ask to speak to the MST coordinator.
<b>National Call Center for Homeless Vets</b>	<a href="http://www.veteranscrisisline.net">www.veteranscrisisline.net</a> <i>(click “chat”)</i>	<b>(877) 424-3838</b> <i>24 hours a day / 7 days a week</i>
<b>Women Veterans Call Center</b>	<a href="http://www.womenshealth.va.gov">www.womenshealth.va.gov</a> <i>(click “chat”)</i>	<b>(855) VA WOMEN</b> <b>(855) 829-6636</b> <i>M-F, 8 AM-10 PM EST</i> <i>Sat, 8 AM-6:30 PM EST</i>
<b>VA Caregiver Support Line</b>	<a href="http://www.caregiver.va.gov">www.caregiver.va.gov</a>	<b>(855) 260-3274</b> <i>M-F, 8 AM-8 PM EST</i>

**WHERE CAN I FIND IN PERSON HELP?**

To locate your nearest VA Medical Facility, Regional Benefits Office, Regional Loan Center, Vet Center, National Cemetery, and other VA facilities, visit [va.gov/facilities](http://va.gov/facilities)

**HEAR FROM OTHER VETERANS**

To hear stories from Veterans who sought help, visit [www.maketheconnection.net](http://www.maketheconnection.net)



NEBRASKA  
Good Life. Great Sacrifice.  
VETERANS' AFFAIRS

**We're  
HERE TO SERVE  
You**

Speak with a State Service Officer: (402) 420-4021  
Visit our website: [veterans.nebraska.gov](http://veterans.nebraska.gov)

### TRICARE Q&A: What You Need to Know About Referrals, Authorizations

If you're enrolled in a [TRICARE Prime](#) plan, at some point you may need specialty care that your primary care manager (PCM) can't provide. In that case, he or she may refer you to a specialty provider. You may need a [referral and pre-authorization](#) from your PCM to seek care from a specialty provider, depending on your [TRICARE health plan](#).

"If you use TRICARE Prime, your PCM may refer to you a specialist, like a cardiologist, dermatologist, or obstetrician," said Tonya Utterback, referral and authorization expert with the TRICARE Health Plan at the Defense Health Agency. "This specialty provider may be located at your military hospital or clinic, or at a civilian clinic. Before you seek care from this specialist—or anyone other than your PCM—make sure you're familiar with the referral process."

**Q:** How do I know if I need a referral?

**A:** If you're an active duty service member (ADSM) or non-ADSM enrolled in a TRICARE Prime plan, then you need a referral from your PCM to seek most specialty care with another provider. TRICARE Prime options include:

[TRICARE Prime](#)

[TRICARE Overseas Program \(TOP\) Prime](#)

[TRICARE Prime Remote](#)

[TOP Prime Remote](#)

[US Family Health Plan](#)

Referrals aren't required for most health care services under [TRICARE Select](#). As outlined in the [TRICARE Plans Overview](#), TRICARE Select beneficiaries aren't required to have a PCM and can choose to see any TRICARE-authorized provider. An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network. DS for services covered by TRICARE without a referral. However, certain services always require pre-authorization. ADSMs need a referral for all nonemergency care from a civilian provider. This includes specialty care, [mental health care](#) and [substance use disorder services](#).

**Q:** How do I get a referral?

**A:** You can contact your PCM. Your PCM will then work with your TRICARE contractor for the referral and/or authorization. Your contractor will try to refer you to a military hospital or clinic first. If that option isn't available, the contractor will refer you to a network provider in your region. A specialist you have an approved referral to see can also submit referrals for care related to their specialty.

**Q:** What happens if I seek care without seeing my PCM first?

**A:** You may be responsible to pay out of pocket for care. If you're enrolled in a TRICARE Prime plan and you visit a specialist without an approved referral from your PCM when it's required, you're using the [point-of-service \(POS\) option](#) and will be subject to POS charges. The POS option isn't available for ADSMs.

**Q:** How do I check the status of my referral or authorization?

**A:** You can view or [check the status of your referral](#) by logging into your account on your regional contractor's website. If overseas, call your [TOP Regional Call Center](#).

**Q:** What is pre-authorization?

**A:** [Pre-authorization](#) is when your TRICARE contractor reviews a requested health care service to see if it's medically necessary. To be medically necessary means it is appropriate, reasonable, and adequate for your condition, and a TRICARE covered benefit. Certain services require pre-authorization before you receive them regardless of your TRICARE plan. These include [hospice care](#), [Applied Behavior Analysis](#), [home health care](#), [adjunctive dental services](#), and more. In many cases, your provider will contact your TRICARE contractor to get pre-authorization. ADSMs need pre-authorization for all inpatient and outpatient specialty services.

**Q:** After I get authorization, what steps do I take?

**A:** Your regional contractor (TRICARE East or TRICARE West) will send you and your provider an electronic authorization letter with instructions. Schedule your appointment with the provider listed in the letter. Note the expiration date of the authorization, and be sure to get care before it expires. If you need to find another provider, contact your [regional contractor](#).

**Q:** I'm enrolled overseas. How do I request a referral

and pre-authorization?

**A:** Call your [TRICARE Overseas Program Regional Call Center](#) for assistance. You can also learn more about referrals and pre-authorizations on the [overseas website](#).

Take the time to learn about [referrals and pre-authorizations](#) and follow the rules of your health plan. This way, you can take command of your health and get the care you need. If you have questions, be sure to reach out to your [TRICARE contractor](#).

---

**U.S. Department of Veterans Affairs  
Office for Suicide Prevention  
“After the Call” Newsletter Piece**

**Serving Those Who Served**

The suicide prevention efforts of the U.S. Department of Veterans Affairs (VA) are built around a network of compassionate, caring people across the country who are devoted to serving Veterans and their loved ones. Some of VA’s most important work is done in your communities, where Suicide Prevention Coordinators (SPCs) connect Veterans and their families to local resources that can meet their unique needs and help them lead healthier lives.

VA’s “[After the Call](#)” video showcases the SPCs who help Veterans at risk for suicide. SPCs from around the country share their experiences, talking about how they came to work at VA, their personal connection to their work and their communities, and their pride in helping Veterans who are going through a difficult time. Like many SPCs, Gary Cunha has lived through Veterans’ challenges himself:

*“I received counseling after I got out of the Marine Corps. Having been through that experience and knowing that it works for me, I’m a firm believer in what it is that I do. So when a Veteran comes to me and says, ‘You know what, Gar, if it wasn’t for you, I’m pretty sure I’d be dead,’ I get a chill up and down my spine.”*

More than 300 SPCs at VA medical facilities across the country work closely with Veterans dealing with mental health challenges and difficult life experiences. SPCs follow up with and coordinate care for Veterans who have been directly referred to them by responders at the Veterans Crisis Line. They also spread the word about VA’s suicide prevention resources by attending community events and connecting Veterans with local partner organizations.

Please watch and share “[After the Call](#)” to spread the word about the people behind VA’s suicide prevention efforts. Your actions could help save a life.

If you or someone you know is in need of local support, find and contact your SPC at [VeteransCrisisLine.net/ResourceLocator](#). For immediate help through a crisis, Veterans or concerned family members or friends of a Veteran can contact the [Veterans Crisis Line](#) by calling **1-800-273-8255** and pressing **1**, using the [online chat](#), or texting to **838255**. These services provide **free, confidential support 24 hours a day, 7 days a week, 365 days a year**.

**Space Wars: Why Top Military Leaders Say US Must Prep for Battles Beyond Earth**

Military.com | By Gina Harkins

PETERSON AIR FORCE BASE, Colo. -- The U.S. military relies so heavily on space-based technologies to keep its edge on the battlefield that adversaries see the dependence as a big weakness -- and they're already testing ways to attack it. Russia recently blasted a torpedo-like anti-satellite missile system through space, a clear signal that it's testing offensive ways to destroy satellites orbiting the Earth. That type of strike that could prove devastating to troops.

"If we don't supply satellite communications that enable a drone to see a potential threat that's coming toward land or maritime forces -- if we don't deliver that capability and they aren't warned -- lives are lost," said Air Force Maj. Gen. John Shaw, commander of the Combined Force Space Component.

Shaw and other U.S. Space Command leaders told reporters here Thursday that the U.S. doesn't want warfare to extend into space, but big moves by other countries have made preparing for it a necessity.

China, Russia and Iran, for example, have watched how U.S. forces use space-based technologies on the battlefield.

They've now built up their own intelligence, surveillance and reconnaissance assets -- not only to help command and control their own forces, but also to track and target American troops.

"Our adversaries have reorganized for space. They are demonstrating their commitment to space operations [because] they recognize how the U.S. benefits from the use of space," one Space Command official said. "It can be a little bit concerning that near-peer adversaries have that capability."

The Defense Department has, in response, made space a huge priority in recent years. It resurrected the once-defunct Space Command, designating the cosmos a combatant command just like U.S. Indo-Pacific or Central commands. And the new Space Force military branch will train and equip warfighters to operate in that realm.

As one Space Command official here put it, "We are probably better resourced and have more visibility than we've ever had."

**A Newly Contested Frontier**

Space Command got a new leader last week, freeing up its former commander, Air Force Gen. John "Jay" Raymond, to focus solely on the military's new Space Force branch, which he was tapped to lead. Gen. James Dickinson is now the first Army general to lead SPACECOM.

Assigning SPACECOM and Space Force each their own leader was a milestone moment for military space operations, which will continue to build in the coming years. The military's top civilian and uniformed leaders were here to participate in the change-of-command ceremony.

"For decades, the world has enjoyed the freedom to operate in space," Defense Secretary Mark Esper said Thursday. "... Yet

we now find that space has become highly contested, and the gains we possess are threatened."

That matches what Shaw and Air Force Brig. Gen. Shawn Bratton, SPACECOM's deputy director of operations, have seen throughout their careers.

"It's just the nature of competition," Bratton said. "Where's my adversary weak? Where can I compete strongly? We react to them, and they react to us. ... That's the ongoing struggle in the competition phase that we're seeing."

Shaw, who in his current role helps deliver space-based capabilities, such as satellite communications and imaging, to troops on the ground, said space was once a "placid domain." Now, he said, those capabilities are at risk of attack.

He noted the role space operators played earlier this year when Iran struck a military base in Iraq following a U.S. airstrike that took out Maj. Gen. Qasem Soleimani, head of Iran's elite Quds force. Space operators were able to spot the threat and quickly alert those in its path.

"My greatest fears were not realized that day because we did respond very quickly ... in terms of warning to troops that were threatened on the ground," Shaw said. "And I believed [that] saved many lives."

Those are the types of space capabilities leaders here say need vital protection. And the new Space Force branch will help ensure the military has properly trained forces who can do that. "We need to develop that force structure, that expertise," Shaw said.

Aside from bringing back U.S. Space Command and standing up the Space Force, the U.S. is also in the process of updating its National Space Policy. That could lay out how American warfighters fit into the government's overall space strategy. Bratton said having military space operators involved in those talks could help establish rules and norms beyond Earth, like those that exist in international waters or airspace. Space Command could help shape those future rules, he said, while Space Force develops the troops with the training and experience to operate there.

"[Creating Space Force] was absolutely the right thing to do at the right time," Bratton said.

**Responding to Threats**

U.S. officials have only recently begun publicizing some of the threats taking place in space.

While leading Space Command, Raymond has at least twice this year blasted Russia over what he called threatening and hostile behavior in space.

After Russia tested what Shaw described as its space torpedo, Raymond said the U.S. stands ready to defend itself and its allies from aggressive actions there. The 2017 National Security Strategy states that any harmful interference or attack on critical space architecture that directly affects a vital U.S. interest "will be met with a deliberate response at a time, place, manner and domain of our choosing."

The U.S. way of life is dependent on its space capabilities,

Dickinson told reporters after the change of command ceremony.

"Our economy, our way of life depends on space capabilities," he said. "We have adversaries and competitors now in the space domain that have demonstrated that they want to hold our assets at risk. We need to be able to defend those."

With Space Command -- and now Space Force -- focused on threats beyond Earth, Dickinson said they'll continue tracking and speaking out against bad actors the U.S. faces there.

"Our job ... is to make sure that we watch, and we hold people accountable for what they're doing in the space domain," he said.

That might be easier with some countries than others. Officials said Russia is more likely to publicly show off its capabilities in efforts to deter other nations. China, however, is much more ambiguous, they said. Second only to the U.S. in the number of satellites it launches into space, China rarely offers explanations as to what the tools are doing there.

As warfare grows more technical and networks more linked, protecting space capabilities gets only more important. While costly and time-consuming, Shaw likened the investments he says the military must make in space to those the Defense Department made to build up air warfare capabilities.

"Airpower was rife with a lot of challenges as well," he said. "They could be shot down; they were costly. And someone could ask the question, 'Why do we need these airplanes?' ... I think anyone who would've followed that path would have been in big trouble in the future."

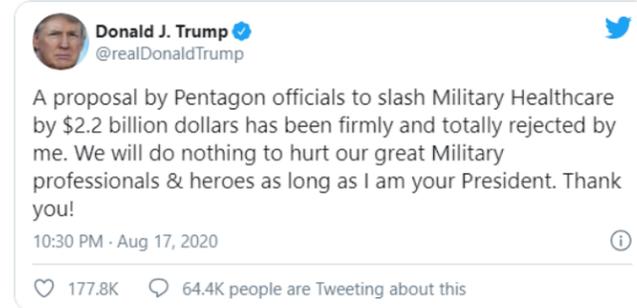
(Source: [military.com/daily-news/2020/08/24/space-wars-why-top-military-leaders-say-us-must-prep-battles-beyond-earth.html](#))



## Trump Says Reported \$2.2 Billion Cuts to Military Health System Are a No-Go

Military.com | By Patricia Kime

President Donald Trump has weighed in on an internal Defense Department discussion over cuts to the military health system, tweeting his objection Monday night to a report that the Pentagon wants to trim \$2.2 billion from its health care budget.



The tweet was in response to a story that appeared Sunday in Politico saying DoD officials have proposed cutting health care as part of Defense Secretary Mark Esper's defense-wide review.

Trump said he has "firmly and totally rejected" any such plan. "A proposal by Pentagon officials to slash Military Healthcare by \$2.2 billion dollars has been firmly and totally rejected by me. We will do nothing to hurt our great Military professionals & heroes as long as I am your President," he wrote at 10:30 p.m. Monday.

According to the article, the "armed services, the defense health system and officials at the Office of the Secretary of Defense for Personnel and Readiness would be tasked to find savings in their budgets to the tune of \$2.2 billion for military health."

The story, "Esper eyes \$2.2 billion cut to military health care" by Politico staff reporters Lara Seligman and Dan Diamond, cites two "senior defense officials" and other unnamed sources as saying that the effort has been "rushed and driven by an arbitrary cost-savings goal."

"A lot of the decisions were made in dark, smoky rooms, and it was driven by arbitrary numbers of cuts," said one senior defense official with knowledge of the process. "They wanted to book the savings to be able to report it."

The article elicited a swift response Sunday from the Pentagon, with spokesman Jonathan Hoffman calling it "inaccurate and incomplete" on Twitter.

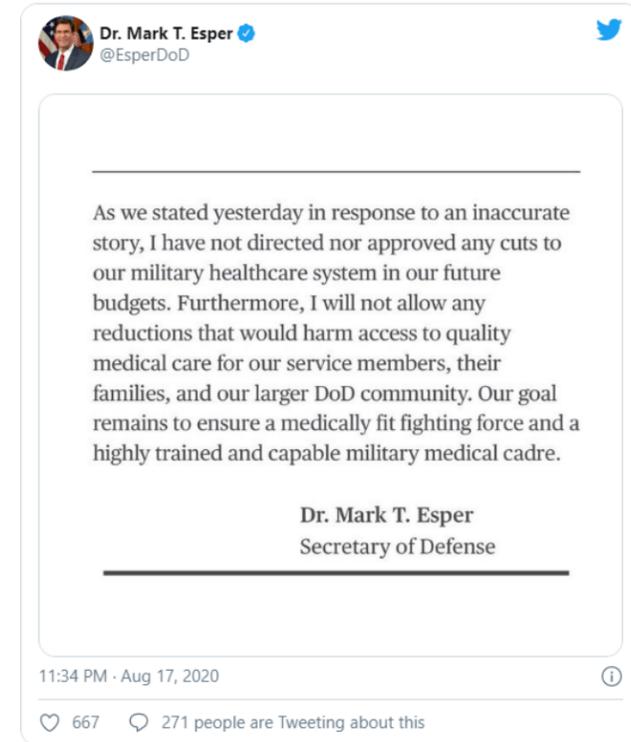
"Secretary [Mark] Esper has neither directed nor reviewed, let alone approved, any cuts to military health care in the upcoming budget or the [Future Years Defense Program]," Hoffman wrote on the social media site.

According to Hoffman, DoD Chief Management Officer Lisa Hershman is developing a plan to cut \$5 billion from Pentagon administration to "reinvest in military modernization" and will be "bringing recommendations on a wide range of DoD budget issues (including healthcare) to the Secretary and his leadership team in the coming weeks."

Politico has stood by the article, with Seligman tweeting that

the publication "never said Esper had directed the cut." An hour after the president tweeted about the issue, Esper responded with his own statement on Twitter.

"As we stated yesterday in response to an inaccurate story, I have not directed nor approved any cuts to our military health care system in our future budgets," he wrote. "Furthermore, I will not allow any reductions that would harm access to quality medical care for our service members, their families and our larger DoD community."



The disagreement follows a report last week from Bloomberg, also citing unnamed sources, that Trump is considering replacing Esper following the November election. Esper became defense secretary in July 2019 following the resignation six months before of retired Marine Corps Gen. Jim Mattis.

When asked Sunday to confirm whether he has considered firing Esper, Trump said he "considers firing everybody. At some point, that's what happens."

He also had an exchange with a journalist in which he called his defense secretary Mark "Yesper."

"You've had some differences with your defense secretary, Mark Esper. Do you have confidence in his leadership there?" a reporter asked.

"Mark 'Yesper?' Did you call him 'Yesper?' ... Some people call him 'Yesper.' No. I get along with him. I get along with him fine. He's fine," Trump said.

The budget review also comes amid a massive, ongoing overhaul of the military health system designed to refocus the service medical commands on treating military personnel and training medical professionals, while revamping the Tricare health program to serve more nonuniformed de-

pendents and retirees.

The reforms, established in the Fiscal 2017 National Defense Authorization Act, call for transferring management of the services' military hospitals and clinics, as well as research and development, to the Defense Health Agency. The 2017 NDAA was crafted before the 2016 presidential election.

The services, however, have started pushing back against the plans, saying portions of the reforms would introduce "barriers, create unnecessary complexity and increase inefficiency and cost."

They want their hospitals back, according to a memo the service chiefs and secretaries sent Esper on Aug. 5.

"The proposed DHA end-state represents unsustainable growth with a disparate intermediate structure that hinders coordination of service medical response to contingencies such as a pandemic," they wrote in the memo.

Lisa Lawrence, a spokeswoman at the Pentagon, said the department plans to continue pursuing reforms as spelled out in the fiscal 2017 defense policy bill.

"The department remains focused on ensuring the services maintain a medically ready force and a ready medical force, as well as [ensuring] all eligible beneficiaries have continued access to quality health care," she said.

After the Politico article was published, Lawrence said the military health system continually assesses how it fits into the National Defense Strategy and will continue to meet its mission. "Any potential changes to the health system will only be pursued in a manner that ensures its ability to continue to support the department's operational requirements and to maintain our beneficiaries' access to quality health care," Lawrence said.

(Source: <https://www.military.com/daily-news/2020/08/18/trump-says-reported-22-billion-cuts-military-health-system-are-no-go.html>)

### Study offers insight on how PTSD affects response to depression treatment

Depression is one of the most common mental disorders in the United States, with an incredibly high incidence among Veterans. In 2008, VA estimated that about 33% of Veterans visiting primary care clinics have some symptoms of depression; 20% have serious symptoms that suggest the need for further evaluation for major depression; and at least 13% have major depression, requiring treatment with psychotherapy or antidepressants.

Now, a new analysis based on a large VA study on depression showed that patients with or without PTSD had similar relative responses to medication changes.

The original trial, the VA Augmentation and Switching Treatments for Improving Depression Outcomes (VAST-D) study, measured response in switching or augmenting treatment for patients not responding to antidepressants.

PTSD, major depressive disorder often occur together. The new secondary analysis of this study group showed that participants who also had PTSD had generally worse rates of

medication response, depression remission, and relapse than those without PTSD. However, different treatment changes yielded similar relative improvements in both groups.

"VAST-D was the first study to show one treatment to have better results than others in the next step treatment of depression," said VA researcher Dr. Somaia Mohamed, co-chair of the original VAST-D study and first author of the new analysis. "The present secondary analysis extends these findings to show these differences in treatment benefits persisted when depression occurs with a specific psychiatric comorbidity." The results appeared June 23, 2020, in the Journal of Clinical Psychiatry.



PTSD and major depressive disorder frequently occur together, especially among Veterans. Previous research showed Veterans with both conditions have worse mental health outcomes than those with only one condition. But how PTSD influences the effectiveness of next-step medication for depression has not been widely studied.

### Original study involved 35 VA medical centers

To investigate this relationship, researchers from multiple VA health care systems performed a secondary analysis of VAST-D.

The VAST-D trial included more than 1,500 Veterans with non-psychotic major depressive disorder from 35 VA medical centers. At the time of enrollment, the participants were taking one of three common types of antidepressants: selective serotonin reuptake inhibitors (SSRIs), serotonin-norepinephrine reuptake inhibitors (SNRIs), or mirtazapine. For all participants, their current medication was not treating their depression effectively.

Participants received one of three next-step treatments. Some switched from their current medication to bupropion. Others had their current treatment augmented with bupropion. Bupropion is an antidepressant sold under several different names, such as Wellbutrin and Zyban. It can be taken on its own but is also often used as a supplement to other antidepressants. A third group had the antipsychotic aripiprazole added to their existing treatment. Aripiprazole, sold under the brand name Abilify, is primarily used to treat schizophrenia and bipolar disorder.

Click [here](#) to read the full article.

Click [here](#) to learn more about VA research.

## Korean War Vet

### Robert Simanek, MOH Grenade Survivor

Marine Corps Pfc. Robert Simanek was just 22 years old when he jumped on a grenade to save his fellow Marines. But unlike many of the men who have done the same brave thing, he survived to tell his own story.

Simanek was born April 26, 1930, and grew up in Detroit. He was the second-youngest of four boys, all of whom served in the military. Simanek's oldest brothers fought in World War II. His



youngest brother served alongside him in Korea. Simanek knew he would join a service at some point, but he waited until 1951, about two years after graduating from high school, to enlist in the Marine Corps. In a Veterans History Project interview, Simanek said boot camp at Parris Island in South Carolina was a "rude awakening," but the training he received would later be just what he needed to survive. After more training at Camp Pendleton, California, Simanek was shipped to Korea with the 2nd Battalion, 5th Marine Regiment, 1st Marine Division, to serve as a rifleman and as a radioman when needed.

On Aug. 17, 1952, Simanek was selected to go on a morning patrol to an area called Outpost Irene just north of Seoul. He wasn't very happy about it — he'd been out all night patrolling and hadn't slept. But orders were orders, and he didn't expect much trouble, so he went. "I had been to the outpost before and thought of it as a somewhat vacation because no action had ever been there all the time I'd been on that particular part of the line," Simanek said. "So, I took an old Readers' Digest and a can of precious beer in my big back pocket and thought I was really going to have a relaxing situation. It didn't turn out that way."

Simanek said the squad leader took a different route from what Chinese enemy troops would have expected, but they ran into an ambush anyway as they headed uphill. Mortars and gunfire exploded around them as they walked in a line along the path. Simanek, who was in the middle of the line, said the Marine directly behind him was struck and killed, so the men behind him ran back to the base of the hill for cover. Simanek and the five others in the front of the line were forced to hide in a 4-foot-deep circular trench at the top of the outpost's hill. One of those men was badly injured. Almost immediately, Simanek said, he saw two Chinese soldiers talking nearby. Somehow, they didn't see him, so he emptied his .45-caliber gun into them. The enemy started throwing grenades in their direction. To divert their fire, Simanek popped up and again shot his gun, then dipped back into the trench and crawled about 10 yards away so the Chinese would fire into the wrong spot.

The diversion worked, but not for long. Suddenly, two grenades flew into the trench with them. Simanek kicked one away, but

he didn't think there was enough time to do the same with the second. So, without hesitation, the young Marine threw himself onto the grenade, absorbing its blast to save his entrenched comrades. "Somehow I managed to use the right part of my body that didn't hurt me that much," he said of the wounds he suffered to his right hip and lower leg. Despite immense pain, Simanek didn't stop working. He and his men were still pinned down on the hill by two enemy fighters in a bunker slightly below them. Simanek radioed a nearby tank and directed its fire toward the enemy bunker, which was partially hidden by the terrain.

When the tanker fire finally hit the bunker, two of Simanek's comrades carried the other injured Marine down the hill. But another tanker blast aimed at more Chinese troops injured the two men trying to help him. The men were still mobile, but they weren't able to carry Simanek, so he told them to go down the hill without him. "The idea that they couldn't carry me — it was no doubt the best thing to do for them to get going," he said. Simanek was now alone, but he managed to crawl away from the trench on his hands and knees until a rescue squad found him and put him on a helicopter to get proper medical treatment. "I enjoyed that helicopter ride so much. I just couldn't get over how beautiful it was. But then, I'd had a shot in the arm, and that sort of gave me a little extra sense of beauty," Simanek later joked.

The 22-year-old was treated on the USS Haven in Japan for severe nerve damage in his leg. He was then flown to Great Lakes, Illinois, where it took him nearly a year to recover. Simanek was put on the disability retired list on March 1, 1953, and was discharged with a brace for walking. Exactly one year after the incident, Simanek was informed that he would receive the Medal of Honor. On Oct. 27, 1953, he was awarded the high honor by President Dwight D. Eisenhower during a White House ceremony.

"One of the hardest things about the medal is you're really not allowed to forget about it," Simanek said later in life.

Eventually, the war hero married and had a daughter. He graduated from Michigan State University and served in several business positions during a long civilian career. He retired in 1992. The veteran said he used to talk to high school students about Korea, advising them to travel the world at some point in their lives to know how good life in American can be. Simanek, now 90, lives in Farmington Hills, Michigan, with his wife, Nancy.

(Source: DOD News, Katie Lange)

## Space Force unveils its new motto: 'Semper Supra'

WASHINGTON — The U.S. Space Force on Wednesday took to Twitter to explain publicly elements of the new service's delta symbol and unveil its branch motto: Semper Supra.

The official motto for the military branch charged with safeguarding American satellites means "always above" in Latin, and is meant to represent the role of Space Force in "establishing, maintaining and preserving U.S. freedom of operations" in space, the service tweeted.

"We are building a new service to secure the space domain... the ultimate high ground," Gen. Jay Raymond, the chief of space operations, tweeted Wednesday. "Our strategic imperative is to ensure that our space capabilities & the advantages they provide the nation & our joint and coalition partners are always there. #SemperSupra!"

The motto is the latest unveiling for the Space Force, which was established in December and will see its first large movement of new troops into the branch in February, when about 2,410 Air Force airmen working in space operations transfer. The service now boasts just 88 official members — Raymond, his senior enlisted adviser and 86 second lieutenants commissioned into the service after graduating from the Air Force Academy in April.

The service has previously unveiled its camouflage utility uniforms, its official seal, its service flag, the jobs its troops will perform and its first recruiting video. It has yet to identify what Space Force troops will be called, an official song, dress uniforms or a rank structure. However, a measure within the fiscal year 2021 National Defense Authorization Act approved by House lawmakers on Tuesday would force the service to adopt

the Navy's rank structure, if signed into law.

The Space Force on Tuesday also tweeted explanations for the service's new logo, which features a silver delta symbol surrounding a star representing Polaris against a black background.

The black symbolizes the "darkness of deep space," while the delta's outer border "signifies defense and protection from all adversaries and threats emanating from the space domain," according to a graphic shared by the service.

The service said silver elements inside the delta symbolize rockets launching and represent the four other Defense Department military services — the Army, Navy, Air Force and Marine Corps.

The delta symbol has already been featured prominently in Space Force symbology. It is the most prominent feature on the service's official seal and flag. Critics were quick to compare the symbols to those of Star Trek's Starfleet. But Space Force officials noted the delta symbol has long been used by U.S. military forces, and has been an official symbol of the Air Force's space operators since 1961.

The Space Force is the sixth branch of the U.S. military and the first new branch since the Air Force was created in 1947. It is a separate military service from the Air Force, but operates within the Air Force Department, much as the Marine Corps operates within the Navy Department.

The service is expected to grow to some 16,000 service members in the coming years. Officials said last week they expect to begin transferring some space-focused troops from military services outside the Air Force in 2022 at the earliest.

*Used with permission from Stars and Stripes. Visit their website at [www.stripes.com](http://www.stripes.com)*



# Apply for VA Health Care

This guide will help you apply for VA Health Care, which includes regular checkups, prescriptions, and access to specialists, such as cardiologists, gynecologists, and mental health providers.

## A checklist to help you apply for VA Health Care:

1

### PREPARATION

- Collect the following information:
  - Discharge papers** (DD214 member-4 or equivalent)
  - Your most recent **tax return**
  - Social security numbers** for yourself and your dependents
  - Account numbers** for insurance programs you are enrolled in
  - Your **VA Disability Rating Decision** (if applicable)

#### WHERE CAN I FIND MY DISCHARGE PAPERS?

Visit [eBenefits.va.gov](http://eBenefits.va.gov) to request a copy of your DD214 records.

2

### APPLICATION

- Apply by completing the healthcare application form (VA Form-10 EZ) in one of these ways:
  - Visit us **online** at [VA.gov](http://VA.gov) and click on "Health Care"
  - Give us a **call** at (877) 222-8387 (press 1); M-F, 8am-8pm EST
  - Visit us **in person** at a VA Medical Center
  - Print out and **mail** the completed form to the Health Eligibility Center (2957 Clairmont Road, Suite 200, Atlanta, GA 30329)

#### HOW WILL I FIND OUT ABOUT VA'S DECISION?

If **accepted**, you'll receive a phone call from VA and a personalized benefits handbook in the mail. If **denied**, you'll receive a letter indicating the reason.

3

### REVIEW AND DECISION

- Call** (877)-222-8387 (press 2) if you haven't heard back from VA more than one week after you've submitted your application

#### WHAT ARE PRIORITY GROUPS?

During enrollment, each Veteran is assigned to one of eight priority groups based on different factors. Your priority group may affect what type of VA Health Care services you can access and how much you will need to pay for those services.

4

### NEXT STEPS

If approved, take steps to access the benefits you are eligible for:

- Review priority group assignment** and personalized benefits handbook mailed by VA after enrollment
- Contact your local VA Medical Center to **set up an appointment**
- Make an appointment to obtain your **Veterans Health Identification Card (VHIC)**

#### WHAT IS A VHIC?

A **VHIC** is a photo ID that gives you access to VA Health Care facilities. When you're enrolled in VA Health Care, you can get a VHIC by making an appointment with your local VA Medical Center to get your picture taken for your VHIC.

## Veterans' Mortgage Life Insurance (VMLI)

Veterans' Mortgage Life Insurance (VMLI) offers mortgage protection insurance to the families of Veterans with severe service-connected disabilities who've adapted a home to fit their needs. Find out if you qualify—and how to apply and manage your coverage.

You may be able to get VMLI if you meet all of the requirements listed below.

### All of these must be true. You:

Have a severe disability that we've concluded was caused—or made worse—by your service, **and**

Received a Specially Adapted Housing (SAH) grant to buy, build, or make changes (like installing ramps or widening doorways) to a home so you can live more independently, **and**

Have the title of the home, **and**

Have a mortgage on the home, **and**

Are under 70 years old

[Find out if you qualify for an SAH grant—and how to apply](#)

### What kind of life insurance benefits can I get with VMLI?

Up to \$200,000 in mortgage life insurance—paid directly to the bank or other lender that holds your mortgage.

### Important details about VMLI:

The money will be paid directly to the bank or other lender that holds your mortgage—not to a life insurance beneficiary (a person chosen to receive the money from a policy when the insured dies).

The amount of coverage will equal the amount you still owe on your mortgage, but won't be more than \$200,000.

VMLI is a decreasing-term insurance. This means your coverage amount goes down as your mortgage balance goes down. If you pay off your mortgage, your VMLI coverage will end.

VMLI has no loan or cash value—and it doesn't pay dividends (cash payments made to policy holders when the company makes a profit).

### How do I get these benefits?

First, you'll need to apply for an SAH grant. If you get the SAH grant, your loan guaranty agent will tell you if you qualify for VMLI. If you already have an SAH grant, ask your agent about VMLI.

Your agent will help you fill out a Veterans' Mortgage Life Insurance Statement (VA Form 29-8636).

[Download VA Form 29-8636 \(PDF\)](#)

**Note:** Remember, you must apply for VMLI before your 70th birthday.

### How much will I pay for these benefits?

### Your VMLI premium will be based on all of these factors:

Your age, **and**

The current balance of your mortgage loan, **and**

How many more mortgage payments you need to make to pay off your mortgage, **and**

The amount of VMLI coverage you need

Use our VMLI Premium Calculator to figure out what your premium may be.

[Go to the VMLI Premium Calculator](#)

### What happens if I move, refinance, or make other changes to my mortgage?

The home covered by VMLI must be your primary residence (the home where you live most of the time).

### To keep your VMLI coverage, you'll need to let us know if you make any of these changes:

Move, **or**

Transfer your mortgage from one lender to another, **or**

Liquidate your mortgage (such as giving up the home through foreclosure or bankruptcy liquidation because you can't pay the mortgage), **or**

Refinance your home (take out a new mortgage loan under different terms), **or**

Sell your property

### Send notice of any changes to:

Department of Veterans Affairs  
Regional Office and Insurance Center  
PO Box 7208 (VMLI)  
Philadelphia, PA 19101

### More information about your benefits

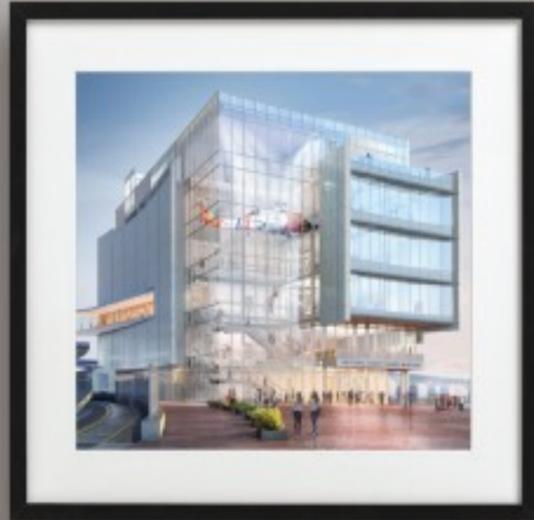
[Already have VA life insurance? Access your policy online.](#)

A blonde calls her mom...

Blonde: "Mom mom!! I'm a genius!" Mother: "Really dear? How's that possible?"

Blonde: "I finished a puzzle that I've been working on for 1 year and on the box it said 'for 2-5 yrs!'"

# BECOME A PLANKOWNER . . .



and help build the

## NATIONAL COAST GUARD MUSEUM!



## 230 NEW PLANKOWNERS BY COAST GUARD DAY!

2020 marks the 230th anniversary of the Coast Guard. In recognition of this anniversary, the National Coast Guard Museum Association is trying to secure 230 new plankowners by August 4th, also known as Coast Guard Day. Your pledge supports both the Coast Guard and the Museum being built in their honor.

### 1 BECOME A PLANKOWNER

Sustaining donors commit to a monthly gift as low as \$5 or \$10 through the museum commissioning. You can now give through your allotment! Join Vince Patton, our Chief of the Mess, at: [coastguardmuseum.org/plankowner](https://coastguardmuseum.org/plankowner)

### 2 SIGN UP FOR OUR SitRep

Get regular updates about the project right to your email inbox. Subscribe today at: [coastguardmuseum.org/sitrep](https://coastguardmuseum.org/sitrep)

### 3 FOLLOW US ON SOCIAL MEDIA

Find the museum at @uscgmuseum on Facebook, Twitter, and Instagram. Share all you've learned about the museum project on all of our social media sites.



## Survivor Benefit Plan

### Questions About Death, Divorce, and Remarriage

**Question 1. Must I continue to pay SBP costs if my spouse dies?** **Answer:** No. SBP spouse premiums are not owed for any month that you do not have an eligible spouse beneficiary. SBP spouse coverage is suspended (not terminated) upon receipt of notice that your spouse has died and must include a copy of the death certificate for the spouse. Upon receipt of the death certificate, SBP costs will be stopped effective with the first day of the month after the death of your spouse. SBP costs deducted from your retired pay, after your spouse has died, will be refunded after receipt of your spouse's death certificate. The amount refunded will be limited, if the death certificate is submitted more than 6 years after your spouse's death.

**Question 2. If my spouse dies before me, do I get a refund for all the years that I paid SBP premiums?** **Answer:** No. By law, SBP spouse premiums cannot be refunded for any period that you had an eligible spouse beneficiary.

**Question 3. I understand that if my spouse dies, SBP premiums are suspended. What are my options if I remarry?** **Answer:** If your SBP coverage is suspended due to the death of your spouse and you remarry, you have three options.

**Resume coverage.** Your new spouse automatically becomes the eligible spouse beneficiary on the first anniversary of the marriage or upon the birth of a child of your new marriage, unless within one year after remarriage you elect not to provide spouse coverage, as provided in Option 3 below. You should provide DFAS with the name, social security number, date of birth, and the marriage certificate for your new spouse as soon as possible, in order to update your records and properly deduct SBP costs.

**Increase the level of SBP coverage.** Upon remarriage you may increase the level of coverage up to and including full-retired pay, if you are currently providing less than maximum coverage. SBP elections become effective when your new spouse becomes an eligible beneficiary, and any increase in premium, plus interest, has been paid. If payment of cost plus interest is not completed before your new spouse becomes an eligible beneficiary, the election to increase the level of coverage becomes null and void and a refund of cost and interest associated with the new election and reinstatement of original election coverage occurs.

**Terminate coverage.** You may elect not to resume spouse coverage. If you elect not to resume SBP participation for your new spouse, your new spouse is notified and any SSBP coverage is terminated. An election to terminate spouse coverage must be made within one year of remarriage and is irrevocable. If your original SBP participation is for spouse and child, and you elect to terminate spouse coverage upon remarriage, your children continue to be covered.

**Note:** Any election under Options 2 or 3 must be in written

form. Notice of remarriage as well as an election to increase coverage or to terminate spouse coverage may be submitted on [DD Form 2656-6](#).

**Question 4. If my spouse has passed away and I have not remarried, will my children receive my SBP annuity when I die?** **Answer:** Your children will receive the SBP annuity if you elected coverage for spouse and children and they are eligible "dependent child" beneficiaries at the time of your death. An eligible dependent child must be:

Unmarried;

Under age 18, or at least 18 but under 22 and pursuing a full-time course of study in a recognized educational institution, or incapable of self-support because of physical or mental incapacity, which existed before the 18th birthday or was incurred after age 18 but before age 22 while pursuing a full-time course of study; and

A child of the member, including an adopted child, stepchild, foster child or recognized natural child. A stepchild, foster child or recognized natural child is eligible, so long as the child lived with you in a regular parent-child relationship.

**Note:** There are special rules that may apply to foster children, school attendance for students, and children serving on active duty.

**Question 5. If I elected not to participate in the SBP for my spouse when I retired, may I elect spouse coverage now?** **Answer:** No. If you were married at retirement and you declined SBP coverage, there is no authority to elect spouse coverage after retirement, unless Congress authorizes an open enrollment period. Your Service's official newsletter (Air Force's Afterburner, Navy's Shift Colors, Army's Echoes, Marine Corps' Semper Fi) will publicize open enrollment information if and when one occurs.

**Question 6. I wasn't married when I retired, so I did not make an election under SBP. If I get married after retirement, may I elect coverage for my spouse under SBP?** **Answer:** Yes. You may elect SBP spouse coverage for the first spouse you acquire after retirement. However, you must elect the coverage before the first anniversary of your marriage. Send a letter to DFAS (or use [DD Form 2656-6](#), referred to in Question 3 above) requesting SBP coverage for your spouse, and provide your spouse's name, social security number, date of birth and a copy of the marriage certificate. You should also certify that you have not been married from the date that you retired through the day before marriage to your current spouse. A valid election for SBP coverage will become effective on the first anniversary of the marriage. The SBP cost will start effective with the first full month after the first anniversary, if the marriage took place after the first day of the month. The SBP cost will start on the first anniversary, if the marriage took place on the first day of the month.

**Question 7. My spouse and I didn't have any dependent children when I retired and I didn't elect child coverage.**

**We now have a child. May I cover the child?** **Answer:** Yes, you may elect to cover a child as long as you elect to cover the first child acquired after you retired, within one year of the child's birth or adoption etc. Subsequent eligible child beneficiaries will automatically be covered under SBP. You must provide DFAS with the child's name, social security number, date of birth, and if adopted, a copy of the adoption papers, within one year after the child is acquired. Evidence of the parent-child relationship is required in order to elect coverage for stepchildren or foster children.

**Question 8. My divorce decree requires that I keep SBP coverage for my ex-spouse. What do I have to do?** **Answer:** It is important to understand that your spouse's coverage under the SBP stops at the date of divorce, since the status as spouse ends on that date. Termination of the divorced spouse's eligibility is automatic under the law, even if the agency is not advised of your divorce. You should provide DFAS with a copy of the divorce decree, and a written request to change coverage to former spouse coverage. You may make a former spouse SBP election whether or not there is a provision in your divorce decree requiring you to do so. Any former spouse SBP election must be made within 1 year of the date of the divorce, whether voluntary or in compliance with a court order.

**Question 9. I am the former spouse of a military retiree and our divorce decree requires the retiree to provide former spouse SBP coverage for me. Do I need to do anything?** **Answer:** Yes. Since there is a provision in a court order or an agreement approved by a court order, which requires the member to make a former spouse SBP election, then you or your attorney should submit what is known as a "deemed election" request. In effect, you are asking that an election of SBP coverage be made on your behalf to guarantee compliance with the court order or agreement. The "deemed election" must be made within 1 year from the date of the court order or agreement that requires the military retiree to provide former spouse SBP coverage for you. *Note: It is not enough for there to be a provision in a court order awarding the former spouse SBP coverage. Either the member or the former spouse must make a request to DFAS within the appropriate 1-year time frame in order for the former spouse coverage to be implemented. In addition, a former spouse may not deem an election if the member did not elect SBP coverage when the member first became eligible to participate in the SBP program. An exception to this rule would apply if the divorce decree and court order requiring former spouse SBP coverage are issued before the member retires. In that case, the deemed election must be submitted to DFAS within 1 year of the relevant court order or agreement even though the member has not yet elected to participate in the SBP.* FAX: 1-800-469-6559

**Question 10. Will my former spouse's SBP coverage be stopped, if I remarry, and want to provide coverage for my new spouse?** **Answer:** It depends. If you voluntarily elected former spouse SBP coverage and there is no court order or agreement requiring former spouse coverage, then you may make a written election to change the coverage to your new

spouse or dependent child anytime after you remarry or within one year of acquiring a dependent child. However, former spouse SBP coverage that is based upon a court order or written agreement cannot be stopped at your request alone. Court-ordered former spouse coverage may be changed to spouse coverage, only if you remarry, and you furnish DFAS a certified copy of a court order that modifies the provisions of all previous court orders and removes any requirement to provide former spouse SBP coverage. Former spouse coverage can also be changed if your former spouse dies.

If the former spouse SBP is based on a written agreement that has not been incorporated or ratified or approved by a court order, you must furnish DFAS a statement (in a format prescribed by DFAS), that is signed by you and your former spouse, which evidences your former spouse's agreement to an election change. In addition, you must certify either that the court order is valid and in effect or that the statement is current and in effect.

**Question 11. What happens to my former spouse's SBP coverage if my former spouse remarries before age 55?** **Answer:** The SBP coverage is suspended and cost deductions from your retired pay are stopped if your former spouse becomes ineligible due to remarriage before age 55. The former spouse's SBP coverage is considered suspended for as long as your former spouse's subsequent marriage remains in effect. If the subsequent, marriage is terminated by death, annulment, or divorce, your former spouse's eligibility is reinstated and SBP cost deductions would resume.

**Question 12. My spouse and I were recently divorced. Will my SBP cost deductions stop?** **Answer:** Yes. If you no longer have an eligible spouse beneficiary under SBP, upon receipt of a divorce decree, the costs will stop and your spouse coverage will be suspended.

**Question 13. What options do I have if I remarry after my SBP spouse coverage has been suspended due to my divorce?** **Answer:** See questions 8-10 regarding coverage for a former spouse. See question 3 regarding your options should you remarry.

(Source: Military.com)

### ATTENTION!

#### INTRODUCING RAPIDS ID CARD OFFICE ONLINE

Previously called the Rapids Self Service (RSS), the first deployment of the ID Card Office Online production is easy-to-navigate and a welcome change.

Visit <https://idco.dmdc.osd.mil/idco> to update your Common Access Card (CAC), manage sponsor or family member ID card information, or find the location of your nearest RAPIDS ID Card Office.

### Beneficiary Financial Counseling Service and Online Will Preparation

VA makes financial planning and online will preparation services available at no cost to beneficiaries of:

SGLI (Servicemembers' Group Life Insurance)

TSGLI (Traumatic Injury Protection)

FSGLI (Family Servicemembers' Group Life Insurance)

VGLI (Veterans' Group Life Insurance)

The financial counseling and online will preparation services offered here **are only for SGLI, VGLI, and FSGLI beneficiaries** and Servicemembers who have received TSGLI benefits. Servicemembers who are interested in financial counseling, but have not received a TSGLI payment may contact their Command Financial Specialists or Financial Readiness Counselor. Members may also visit [www.militaryonesource.mil](http://www.militaryonesource.mil) or call 800-342-9647 for additional information.

#### Service Features

##### Beneficiary Financial Counseling Service (BFCS)

This service provides beneficiaries with free, professional financial advice from FinancialPoint, an independent company whose team of professionals are experts in handling a wide range of financial matters. Beneficiaries can access this service online 24/7 to request a financial plan. They simply enter their information into FinancialPoint's website, and a financial professional will prepare a customized financial plan based on the details provided. They can also call or e-mail to get quick answers to simple financial questions. In-person meetings with financial professionals are also available upon request. Beneficiaries have lifetime access to these services.

##### Online Will Preparation Service

The online will preparation service enables beneficiaries to quickly and easily prepare a will without an attorney. After answering a series of straightforward questions, the beneficiary will receive a legal will, valid in all states, ready to print and sign.

#### How to Access These Services

##### Online Access

Go to [www.financialpointplus.com](http://www.financialpointplus.com)

Register as a first-time user.

Use "BFCSVA" as the Organization Web ID.

Have your eight-digit SGLI, TSGLI, FSGLI, or VGLI claim number available.

Select FinancialPoint to submit information that will be used to

create a personalized financial plan for you.

Select EstateGuidance® to create and print a will.

Note: If you do not have your claim number, please call the Office of Servicemembers' Group Life Insurance at 800-419-1473.

#### Phone or E-mail Access (BFCS only)

SGLI, FSGLI, VGLI beneficiaries: 888-243-7351  
TSGLI recipients: 800-428-3416  
Email: [fcs@FinancialPoint.com](mailto:fcs@FinancialPoint.com)

Financial professionals are available 24/7.

#### More Information

Download one of our Financial Counseling Services Brochures for easy reference.

[Beneficiary Financial Counseling Services for SGLI, VGLI and FSGLI Beneficiaries](#)

[Beneficiary Financial Counseling Services for TSGLI Recipients](#)

#### Arrears of Pay Direct Deposit Now Available

Arrears of Pay (AOP) is a one-time payment made to a beneficiary after your death. The arrears of pay payment to a beneficiary will include the pro-rated amount of your final month's pay, and any other money owed at the time of your death. Your entitlement to retirement pay ends on the date of your death.

When your death is reported, DFAS will reclaim your final month's pay and audit your account. The amount of the payment actually owed to you will then be computed and given to your AOP Beneficiary. DFAS can deposit an AOP payment directly to an eligible claimant's bank account instead of mailing a check reducing the time it takes to receive the payment.

To have an AOP payment direct deposited to their bank account, the claimant needs to send a completed Direct Deposit Authorization (DFAS-CL Form 1059) with their SF 1174. This form and instructions are available for download from the webpage:

<https://www.dfas.mil/retireeaop> or <https://www.dfas.mil/RetiredMilitary/survivors/1174RetireeAOP/>

If you're the next of kin of a Veteran who has passed away You can request a copy of the Veteran's military records in any of these ways:

Mail or fax a Request Pertaining to Military Records (Standard Form SF 180) to the National Personnel Records Center (NPRC).Download Form SF 180 (PDF)  
Write a letter to the NPRC. Send it to:  
1 Archives DriveSt. Louis, Missouri 63138

Visit the NPRC in person  
Contact your state or county Veterans agency  
Hire an independent researcher

When you turn 65, your medical benefits will change. MEDICARE will become your primary medical coverage and TRICARE pays secondary to MEDICARE. You MUST enroll in MEDICARE PART B to retain your TRICARE coverage. If you are within 90 days of your 65th birthday, you should log on to [www.ssa.gov](http://www.ssa.gov) or [medicare.gov](http://medicare.gov) to enroll in MEDICARE PART B. Additional information is accessible at: [tricare.mil/Welcome/Eligibility/MedicareEligible.aspx?sc\\_database=web](http://tricare.mil/Welcome/Eligibility/MedicareEligible.aspx?sc_database=web) or by phone at 866-773-0404. You may also call the Defense Enrollment Eligibility Reporting System (DEERS) at 800-538-9552.

## OTHER IMPORTANT PHONE NUMBERS AND WEBSITES

### Medical/Dental Benefits/Phone/Websites/Notes

Eligibility (DEERS)/ID Cards  
1-800-538-9552  
(TTY/TDD)  
1-866-363-2883  
[www.tricare.mil/deers](http://www.tricare.mil/deers)  
In CA: 1-800-334-4162;  
In AK & HI 1-800-527-5602

### Mail-Order Pharmacy

1-877-363-1303  
[www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions/TMOP](http://www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions/TMOP)

Federal Dental & Vision Insurance Program (FEDVIP—Retirees)  
1-877-888-3337  
<https://www.benefeds.com/>

TRICARE Overseas  
1-888-777-8343

[www.tricare.mil/mybenefit/home/overview/Regions/RegionsNonUS](http://www.tricare.mil/mybenefit/home/overview/Regions/RegionsNonUS)

TRICARE East Region Contractor  
1-800-444-5445

TRICARE West Region Contractor  
1-844-866-9378  
[www.tricare.mil](http://www.tricare.mil)

TRICARE For Life  
1-866-773-0404  
[www.tricare.mil/tfl/default.cfm](http://www.tricare.mil/tfl/default.cfm)  
[www.tricare.mil/LifeEvents/Retiring](http://www.tricare.mil/LifeEvents/Retiring)

TRICARE Eligibility—Pharmacy (Medicare info)

1-877-363-1303  
[www.tricare.mil/CoveredServices/Pharmacy/Eligibility.aspx](http://www.tricare.mil/CoveredServices/Pharmacy/Eligibility.aspx)  
Federal Long-Term Health Insurance  
1-800-582-3337  
[www.opm.gov/insure/ltc/](http://www.opm.gov/insure/ltc/)

CG Health Benefits Advisor  
1-800-942-2422

### Veterans Benefits

Phone/Websites/Notes

Department of Veterans Affairs  
1-800-827-1000  
[www.va.gov](http://www.va.gov)  
Insurance Information  
1-800-669-8477  
[www.insurance.va.gov](http://www.insurance.va.gov)

Veteran's Group Life Insurance  
[www.insurance.va.gov/sglbsite/vgli/vgli.htm](http://www.insurance.va.gov/sglbsite/vgli/vgli.htm)  
New VGLI Applications and VGLI

Reinstatements:  
OSGLI  
PO Box 41618  
Philadelphia, PA 19176-9913  
1-800-419-1473

Overseas phone  
(973) 548-5699  
Overseas fax#  
(973) 548-5300

Death and accelerated benefits claims only:  
Fax: 1-877-832-4943.

All other fax inquiries:  
1-800-236-6142  
e-mail at: [osgli.claims@prudential.com](mailto:osgli.claims@prudential.com)  
All other inquiries: [osgli.osgli@prudential.com](mailto:osgli.osgli@prudential.com)



U.S. Department  
of Veterans Affairs

Choose VA

# Apply for a Disability Rating

This guide will help you submit a disability claim and obtain a disability rating, which is based on how much your service-connected disability impacts your capacity to earn a living. This rating is between 0%–100%. Your rating may give you access to certain VA benefits, such as compensation and on-going health care.

## A checklist to help you file your disability claim and get your disability rating:

1

### PREPARATION

- Learn about different **types of claims** you can file (refer to back)
- Collect the documents** necessary to file a claim:
  - Discharge papers** (DD214 member-4 or equivalent)
  - Military medical records**
  - VA medical records/hospital reports** related to your disability
  - Private medical records/hospital reports** related to your disability
- Submit **Disability Benefits Questionnaires (DBQs)** if desired

### GET HELP

You can receive free help with preparing your claim from a VA accredited representative or an employee at a local VA Office. Refer to back for more information.

### WHERE CAN I FIND MY DISCHARGE PAPERS?

Visit [eBenefits.va.gov](http://eBenefits.va.gov) to request a copy of your DD214 records.

2

### APPLICATION

- Apply by submitting all documents in **one** of these ways:
  - Submit a claim **online** using eBenefits: [eBenefits.va.gov](http://eBenefits.va.gov)
  - Complete a claim form **in person** at a VA Regional Office

### WHAT ARE DBQs?

DBQs are filled out by your private doctor to provide medical evidence to support your claim. They may allow VA to grant your claim without the need for a medical examination

3

### REVIEW AND DECISION

- Visit us **online** at [eBenefits.va.gov](http://eBenefits.va.gov) or [VA.gov](http://VA.gov) to **track the status** of your claim
- Provide more information/documentation** if requested by VA
- Attend VA medical examination(s) if requested by VA

### HOW LONG WILL IT TAKE?

The length of time it takes to process a claim depends on:

- The type of claim filed
- How many injuries/disabilities you claimed
- How long it takes for VA to gather supporting evidence
- How many claims were in line when yours was filed

4

### NEXT STEPS

- If approved, take steps to access the benefits you are eligible for:
- Review your award letter** to understand your rating
  - Review the VA benefits handbook** that is sent to you

## CDRP and CRSC

There are two concurrent receipt programs available to retirees who have Veterans Administration (VA) rated disabilities. They are the Concurrent Retirement and Disability Payments (CRDP) program and the Combat Related Special Compensation (CRSC) program.

Retirees who receive VA disability payments have their retired pay "offset" (reduced) by the amount of VA pay. These concurrent receipt programs "restore" some or all of that retired pay. The Defense Finance and Accounting Service (DFAS) calculates and pays monthly CRDP and CRSC compensation. It is highly recommended you have a MyPay account set up with DFAS to manage your retired pay: [www.dfas.mil](http://www.dfas.mil) - retired military Manage Mypay To be eligible for these programs, disabled retirees must be eligible for retired pay AND be in receipt of VA disability compensation.

Medical retirees, temporary or permanent (TDRL, PDRL) with less than 20 years service are eligible for CRSC only. Twenty-year and Temporary Early Retirement Authority (TERA) retirees (15 to 19 years of service) and Reservists, age 60, are eligible for both CRSC and CRDP, but can receive compensation from only one program. Claimants of CRSC must apply to the service CRSC Board from which they retired.

The CRDP is automatic and is paid to 20-year and TERA retirees who have VA-rated service-connected disabilities of 50 percent. There is no application required. Eligibility is determined by DFAS, which pays monthly compensation, which is retired pay and Concurrent receipt programs. Are you eligible?

The CRSC is for military retirees with combat-related disabilities of 10 percent or greater. Combat-related determinations are made by the CRSC Board for the branch of service from which the member retired. A combat related determination is made for each VA disability claimed. The retiree must apply using the CRSC application form (DD- 2860 July 2011). The "burden of proof" as to the cause of the disability is on the claimant, and the claim must be supported by official documentation, to include the DD214, VA Rating Decisions, applicable Service Medical Records (SMRs) and pertinent service personnel records.

Reconsiderations are accepted if new official documentation is provided, or for any new disabilities rated by the VA. Appeal authority for CRSC is the Board for Correction of Naval Records (BCNR). The CRSC compensation for medical retirees is calculated by DFAS using a formula that takes into account the PEB, VA and CRSC percentages. CRSC pay cannot exceed what would have been the Years of Service (YOS) retired pay amount, but can be much less and sometimes zero.

CRSC pay is a benefit and CRSC payments are not taxed. Claimants may apply for CRSC under one of four categories:

- Direct result of Armed Conflict (AC)
- Engaged in Hazardous Service (HS)
- In the performance of duty under conditions Simulating War (SW)
- Disabilities resulting from the operation of an Instrumentality of War (IN) In order for a CRSC claim to be approved, there must be a direct causal relationship between the armed conflict or training exercise that simulates war and the resulting disability.

The CRSC board makes combat related determinations only on VA rated service connected disabilities. Slips, trips, and falls, lifting heavy objects, as well as physical training, are not combat-related disabilities. Incurring a disability during a period of war or simulated war; or in an area of armed or simulated conflict, or while participating in combat or simulated combat operations; is not sufficient to support a combat-related determination. Only the CRSC Board for each branch of service is authorized to make combat-related determinations for CRSC.

Combat Zone (CZ) notations in VA and PEB documents are not combat-related determinations. A reconsideration request to the CRSC Board is required if your VA rating percentage increases due to VA approval of a new or unclaimed disability.

DFAS and/or the VA can pay back pay/VA Retro back six years from your application, but can go no further than the VA effective date, 60th birthdate for reserve retirees, or the CRSC program effective date.

### How to Apply for a Discharge Upgrade

All branches of the military consider you to have a strong case for a discharge upgrade if you can show your discharge was connected to any of these categories:

Mental health conditions, including posttraumatic stress disorder (PTSD)

Traumatic brain injury (TBI)

Sexual assault or harassment during military service (at VA, we refer to this as military sexual trauma or MST)

Sexual orientation (including under the Don't Ask, Don't Tell policy)

The information you enter is completely confidential. Go to <https://www.va.gov/discharge-upgrade-instructions/questions>

Even with a less than honorable discharge, you may be able to access some VA benefits through the Character of Discharge review process. When you apply for VA benefits, we'll review your record to determine if your service was "honorable for VA purposes." This review can take up to a year. Please provide us with documents supporting your case, similar to the evidence you'd send with an application to upgrade your discharge.

You may want to consider finding someone to advocate on your behalf, depending on the complexity of your case. A lawyer or Veterans Service Organization (VSO) can collect and submit supporting documents for you. Find a VSO near you. Note: You can ask for a VA Character of Discharge review while at the same time applying for a discharge upgrade from the Department of Defense (DoD) or the Coast Guard. If you need mental health services related to PTSD or other mental health problems linked to your service (including conditions related to an experience of military sexual trauma), you may qualify for VA health benefits right away, even without a VA Character of Discharge review or a discharge upgrade.

### Scientific Golf Fact

New golf balls have a strong attraction to water, and the power of the attraction is directly proportionate to how much the balls cost.

## Military Retiree Survivor Checklist

The following checklist should be reviewed by military retirees and their beneficiaries on an annual basis. This checklist is designed to equip you and your loved ones with knowledge and information that may prove helpful. While it may be impossible to truly prepare for the overwhelming emotions and dilemmas that arise with the loss of a loved one, it does help when most of the below issues have been put into place.

\_\_ **Create a military file** that includes your retirement orders, separation papers, medical records, etc. Make sure your spouse knows the location and telephone number of the nearest military installation.

\_\_ **Create a military retired pay file** that includes the pertinent information for DFAS

(This file should also include the number of any VA claim still pending and the address of the VA office being used; a list of deductions currently being made from benefits; and the name, relationship and address of the person you have made the beneficiary of any unpaid retired pay at the time of death.)

\_\_ **Create an annuities file.** This file should have information about the Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RCSBP) or the Retired Serviceman's Family Protection Plan (RSFPP), Civil Service annuity, etc. Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland office at 800-321-1080.

\_\_ **Create a personal document file** that has copies of marriage certificates, divorce decrees, adoptions and naturalization papers.

\_\_ **Create an income tax file.** Include copies of your state and federal income tax returns.

\_\_ **Create a property tax file.** Include copies of tax bills, deeds and any other related information.

\_\_ **Create an insurance policy file.** Include life, property, accident, liability and hospitalization policies.

\_\_ In a secure location, **maintain a list of all bank accounts** (joint or individual). Include the location of all deposit boxes, savings bonds, stocks, bonds and any securities owned.

\_\_ In a secure location, **maintain a list of all charge accounts and credit cards.** Include account numbers and mailing addresses.

\_\_ **Maintain a list of all associations and organizations** of which you are a member. Some of them could be helpful to your spouse.

\_\_ **Maintain a list of all friends and business associates** who may be helpful. Include name, address and phone number.

\_\_ **Spend time with your spouse discussing your plans** with respect to the type and place of your funeral service. You

should decide which cemetery, whether ground burial, or cremation, etc. If your spouse knows your desires, it will resolve some of the questions that might arise at a later date.

\_\_ **Visit a local funeral home and pre-arrange your services.** Many states will allow you to pre-pay for services.

\_\_ **Investigate the decisions** that you and your family have agreed upon.

Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions. Information regarding Burials at Sea can be obtained by phoning the Navy Mortuary Branch within the Navy Casualty Assistance Division ensures prompt and uniform death benefits are provided to all Navy beneficiaries worldwide. Included as be at 866-787-0081.

\_\_ Once your decisions have been made and you're comfortable with them, **have a will drawn up** outlining all your wishes. \_\_ Insure that your will and all other **official documents are maintained in a secure location** known by your loved ones. This includes all of your **DD214s or Retirement Orders.** \_\_ When all the decision-making and documenting is completed, **sit back and continue to enjoy life.**

### Who should be notified in the event of my death?

Defense Finance and Accounting Service - **800-321-1080 or 216-522-5955/800-269-5170**

Social Security Administration (for death benefits) - **800-772-1213**

Department of Veterans Affairs (if applicable) - **800-827-1000**

Office of Personnel and Management (OPM) (for Federal Employees) - **888-767-6738**

Any fraternal group that you have membership with: e.g., MOAA, FRA, NCOA, VFW, AL, TREA

Any previous employers that provide pension or benefits.

Burial at Sea information - **866-787-0081**

When all the decision-making and documenting is completed, **sit back and continue to enjoy life.**



## Information you'll need to know to file your claim and get your disability rating:

### Am I eligible for benefits?

You may be eligible for VA disability benefits if VA finds you have a disease, injury, or condition that resulted from service or was made worse during your military service.

Common conditions include:

- Hearing loss/ringing in the ears
- Knee, ankle, or back pain/injury
- PTSD, anxiety, depression
- Traumatic brain injury
- Respiratory disease
- Ulcers
- Loss of range of motion
- Cancer (due to hazardous exposures)

**Note: Work with VA to find out if you are eligible for disability benefits by filing a disability claim as soon as possible.**

### Who can file a disability claim?

- Veterans
- Servicemembers preparing to separate from the military
- Survivors/family seeking benefits owed to Veterans on a pending claim
- Veterans Service Organization (VSO) on behalf of Veterans/Servicemembers

### Who can help me?

You can receive free help with preparing your claim from a VA accredited representative or an employee at a local VA Office.

**Accredited representatives** are individuals or organizations who are familiar with the process of filing a claim. Many accredited representatives work for Veterans Service Organizations (VSOs), and may provide help free of charge.

**Note:** It is unlawful to any person or organization to charge a fee for assistance in preparing an application for VA benefits. VA-accredited agents and attorneys may charge fees for assisting with a claim for VA benefits only after VA has decided the claim and claimant has filed a notice of disagreement.

- To find a representative, visit us **online** at [www.va.gov/ogc/apps/accreditation](http://www.va.gov/ogc/apps/accreditation) (search by state) or [eBenefits.va.gov/eBenefits/VSO-search](http://eBenefits.va.gov/eBenefits/VSO-search)
- To locate **your nearest VA Facility**, visit [va.gov/facilities](http://va.gov/facilities)

### What are the different types of claims?

The type of claim you want to apply for depends on if you've filed before, if your conditions have changed, and how much responsibility you want to take to gather required documents. **Review the chart below** to determine what type of claim you should file.

WHEN YOU FILE	TYPE OF CLAIM	WHAT'S THE DIFFERENCE?
<b>Pre-discharge</b> More information at: <a href="http://www.benefits.va.gov/predischarge/index.asp">www.benefits.va.gov/predischarge/index.asp</a>	Benefit Delivery at Discharge (BDD)	Filed 180 - 90 days before separation; processed faster than post discharge claims
<b>Post-discharge</b> More information at: <a href="http://www.benefits.va.gov/fdc">www.benefits.va.gov/fdc</a>	Standard	VA can help you gather documents
	Fully-developed	You gather your own documents; processed faster than a standard claim

### OTHER QUESTIONS YOU MAY HAVE:

#### Why is receiving a disability rating important?

You need a service-connected disability with a rating in order to access certain VA benefits and services, including:

- Disability compensation
- Vocational Rehabilitation & Employment (VR&E)
- Level of VA health care coverage
- Increased preference in federal hiring
- Fee exemption for VA home loans

**Note: You can apply for a disability rating anytime throughout your life.**

#### How does my disability rating affect my family?

If you are eligible for disability compensation, you may be paid additional amounts if you have a spouse, dependent child(ren), or dependent parents, and they may be eligible for additional benefits.

- To learn more, call your **Regional Benefits Office** or visit us **online** at [www.benefits.va.gov/compensation](http://www.benefits.va.gov/compensation)

#### What if my condition doesn't affect my every day life?

**A 0% disability rating does not qualify you for compensation, but you may be eligible for other VA services, such as VA Health Care.** While you might feel your condition is not serious, you should still consider applying for a rating.

## 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:

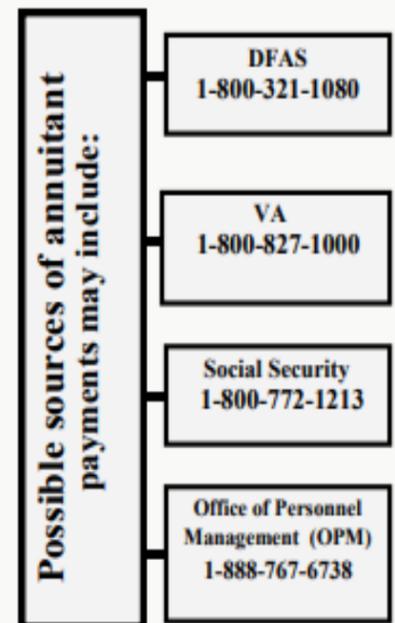
**DFAS - U.S. MILITARY ANNUITANT PAY**  
**8899 E. 56th Street**  
**Indianapolis, IN 46249-1300**  
**Fax: 1-800-982-8459**

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](http://www.ssa.gov)
- **Defense Enrollment Eligibility Reporting System:** 1-800-538-9552

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)



## Estate Planning Checklist (sample)

### INTRODUCTION

A simple, easy to use checklist to annotate your personal and career information, family data, insurance policies, financial data, and other information. When completed, members of your family will have what they need to help settle your estate upon your death and meet your personal desires. A copy of this checklist should be placed together with your Will and other important documents in a safe deposit box for safekeeping. We also recommend that you provide each member of your family a copy; but that will be a personal choice.

#### 1. PERSONAL DATA

Name: SSN: Retired Rank/Grade: Date of Retirement: Branch of Service: Last Duty Station: Date of Birth: Place of Birth:

#### 2. FAMILY DATA

Spouse's Name:

Spouse's SSN:

Spouse's Maiden Name:

Spouse's Date of Birth:

Spouse's Place of Birth:

Date of Marriage:

Place of Marriage:

Children's Name/Date of Birth/SSN:

Father's Name: Mothers Name:

#### 3. SURVIVOR BENEFIT PLAN AND INSURANCE POLICIES SURVIVOR COVERAGE INFORMATION

Survivor benefit plan annuity:

SBP Base Amount:

Supplemental SBP (If Any):

Effective: RSFPP annuity:

#### LIFE AND LONG TERM CARE INSURANCE POLICIES

Company: Policy #:

Coverage: Beneficiary:

Agent name and Phone Numbers:

#### 4. FINANCIAL ACCOUNTS INVESTMENT

Type: Company Name:

Amount:

Agent Name and Phone Number:

#### BANK ACCOUNTS

Bank Name:

Type of Account:

Account number, Phone Number:

#### CREDITORS

Name: Address:

Phone Number:

Credit Card type:

Balance Due:

#### MORTGAGE

Mortgage Company Name and Phone Number:

Account #:

#### HOMEOWNER INSURANCE

Company Name:

Policy# and Phone Number:

#### 5. NAMES AND LOCATIONS OF IMPORTANT DOCUMENTS TYPE OF DOCUMENT WHERE LOCATED

DD Form(s) 214 (Discharge Record):

Retirement Orders:

Medical and Dental Records:

Most Current Retired Pay Statement: VA Disability Paperwork:

Marriage Certificate(s):

Divorce Decree(s):

Birth Certificates:

Adoption Papers:

Death Certificates (previous marriages):

Safe Deposit Box:

Living Will (Advance Directive):

Last Will and Testaments:

Vehicle Titles and Registrations:

Passports:

Insurance Policies:

Investment Papers:

Tax Returns:

Real Estate Deeds:

#### PERSONAL DESIRES

Who should be notified of your death? (Name, Relationship, Address and Phone Number)

Do you want to be buried or cremated?

Name of cemetery where you want to be buried?

Do you want to be buried in your uniform? YES NO

Do you want a memorial service? YES NO If YES, Where?

Have you purchased a burial plot? YES NO If YES, Where?

Do you have a preference of funeral home? YES NO If YES, Which one?

Do you want a military honor guard? YES NO

#### 6. NOTIFICATION REQUIREMENT

Notify the retiree's service branch (USAF, Army, Marine Corps, Navy or Coast Guard) Casualty Assistance Office, Defense Finance and Accounting Service (DFAS), and other government agencies (i.e., VA, Social Security, etc.) of the death of a retiree.

Casualty Assistance Office: Phone Number?

DFAS (Retired Pay Office): Phone Number?

Veteran's Administration (if receiving Disability Compensation): Phone Number?

Provide the following information when calling: Retiree's full name: Grade: Social Security Number: Date of Retirement:

Date and place (city and state) of death:

Cause (layman's terms) of death:

Name, relationship, phone number, and address of next of kin:

Date and place of funeral, if known.

#### 7. IMPORTANT TELEPHONE NUMBERS Retired Pay Office: DEERS Office:

ID Card Facility at the nearest military facility to your house:

Casualty Assistance Office at the nearest military facility:

Retiree Activities Office at the nearest military facility:

Veterans Group Life Insurance (VGLI):

Social Security Administration:

Medicare:

Military Personnel Records Center:

State Veterans Affairs Office: American Red Cross Office:

#### 8. ADDITIONAL INFORMATION

Retirement Pay will stop upon the death of a retiree. Spouse and other family members authorized an ID Card will have to get a new one. Turn in the Retiree ID Card to the nearest Military Facility. Schedule an appointment with the nearest Casualty Assistance Officer for a briefing. Schedule an appointment with the VA and your state Veterans Affairs office for briefing on your benefits and entitlements.

VA Blue Button is a feature of the health management portal within My HealtheVet. It lets you view, print, save, download, and share information from your VA medical record and personal health record. With VA Blue Button, you can:

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 record (like your known allergies, medications, 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.

You can use all the features of this tool if you meet all of the requirements listed below.

#### Both of these must be true. You're:

Enrolled in VA health care, **and**

Registered as a patient in a VA health facility

[Find out how to apply for VA health care](#)

#### And you must have one of these free accounts:

An Advanced or Premium **My HealtheVet** account, **or**

A Premium **DS Logon** account (used for eBenefits and milConnect), **or**

A verified **ID.me** account that you can create here on VA.gov

[Learn about the 3 different My HealtheVet account types](#)

You can get answers to frequently asked questions about VA Blue Button and related tools within My HealtheVet.

[Read VA Blue Button FAQs](#)

You can also contact the My HealtheVet help desk.

[Find out how to contact us online](#)

Or call us at [877-327-0022](tel:877-327-0022) (TTY: [800-877-8339](tel:800-877-8339)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

## Report a Retiree's Death

We are sorry for your loss. Although this is a difficult time, it's crucial to report the death of a military retiree promptly. Please follow the steps below to report the death as soon as possible.

### What You Need

Retiree's name, social security number and date of death

Manner of death: natural, suicide, accident, homicide

Retiree's marital status upon death

Names and addresses of retiree's designated beneficiaries or next of kin, living and deceased

### How to Report a Retiree's Death

1. To report a retiree's death:

A-Use our [convenient AskDFAS online form](#) - available online 24/7

OR

B-Call our [Customer Care Center](#) at 800-321-1080

Upon notification of death, DFAS will stop monthly payments to prevent overpayment.

2. After reporting the death to DFAS, you should receive a letter containing the following documents:

SF1174 Claim for Unpaid Compensation of Deceased Member of the Uniformed Service - - to claim the retiree's Arrears of Pay

Annuity account forms and instructions (if the deceased retiree was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan)

3. Complete the SF 1174 you received with your letter and submit it with a copy of the retiree's Death Certificate that includes cause of death; 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. Send to:

A-Upload a PDF of your completed/signed SF 1174 form and supporting documents via the [AskDFAS online upload tool](#) on DFAS.mil

B-OR, mail to:

Defense Finance and Accounting Service  
U.S. Military Retired Pay  
8899 E 56th Street  
Indianapolis IN 46249-1200

C-OR, fax to: 800-469-6559

Please see the [How to Claim a Retiree's Arrears of Pay Using the SF 1174](#) page for how-to information and helpful tools for filling out and submitting these documents.

4. If the deceased retiree was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan, complete the annuity account forms and return them with supporting documentation to:

A-Upload a PDF of your completed/signed DD Form 2656-7 and supporting documents via the [AskDFAS online upload tool](#) on DFAS.mil

B-OR, mail to:

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
8899 E 56th Street  
Indianapolis IN 46249-1300

C-OR, fax to: 800-982-8459

Please see the [Start an SBP Annuity](#) page for how-to information and helpful tools for filling out and submitting these documents.

### When to Report a Retiree's Death

Please report the retired service member's death as soon as possible. This will help avoid delay and possible financial hardship to surviving beneficiaries, family members or executors, who will be required to return any unearned military retirement payments Eligibility for military retired pay ends with the death of the retiree. Therefore, if a retired pay payment was issued for the month in which the retiree died the bank will be notified to return the payment upon notification of death. The beneficiary of the AOP may be due a prorated amount for the month of death. Never return money yourself unless specifically asked to.

### Additional tips to assist you in making your claim

When requesting the deceased retiree's 1099R, please submit a copy of the certificate of death (COD). The 1099R cannot be issued until the date of death (DOD) is confirmed.

Please see the [How to Claim a Retiree's Arrears of Pay Using the SF 1174](#) page for how-to information and helpful tools for filling out and submitting the SF 1174.

Please see the [Start an SBP Annuity page](#) for how-to information and helpful tools for filling out and submitting the DD Form 2656-7.

(Sourced: DFAS)

I'm so bad at golf that I have to get my ball retriever regripped more often than my clubs.

## Survivor Benefit Plan Overview

Military retired pay stops upon death of the retiree!



The Survivor Benefit Plan (SBP) allows a retiree to ensure, after death, a continuous lifetime annuity for their dependents. The annuity which is based on a percentage of retired pay is called SBP and is paid to an eligible beneficiary. It pays your eligible survivors an inflation-adjusted monthly income.

A military retiree pays premiums for SBP coverage upon retiring. Premiums are paid from gross retired pay, so they don't count as income. This means less tax and less out-of-pocket costs for SBP. The premiums are partially funded by the government and the costs of operating the program are absorbed by the government, so the average premiums are well below the cost for a conventional insurance policy. For most retirees, SBP is a good choice, but the government contribution is based on assumptions in average cases and may not apply equally to every situation.

The maximum SBP annuity for a spouse is based on 55 percent of the member's retired pay (or in the case of a member who retires under REDUX, the retired pay the member would have received if under the high-three retirement system). However, a smaller amount may be elected.

Eligible children may also be SBP beneficiaries, either alone or added to spouse coverage. In the latter case, the children receive benefits only if the spouse dies or otherwise becomes ineligible to receive the annuity. Eligible children equally divide a benefit that is 55 percent of the member's elected base amount. Child coverage is relatively inexpensive because children get benefits only while they are considered eligible dependents.

Coverage is also available for a former spouse or, if the retiree has no spouse or children, for an "insurable interest" (such as a business partner or parent).

### SBP and Other Estate Planning Information

We buy insurance as a way to cope with major financial risks. We buy it to protect ourselves from the financial hardships of events we can't foresee, like car accidents and house fires. It protects our valuable assets.

Retired pay is a valuable asset. Since it stops when a retiree dies and no one can foresee when that will be, it may be useful to protect it.

SBP is a way to do this; it is similar to life insurance. However, SBP premiums and benefits differ from those of most in-

urance plans.

Similar to life insurance, SBP protects survivors against a loss of financial security upon the death of a retired member. But, SBP does more! It also protects the survivor against the possibility of outliving the benefit. Many insurance plans pay a fixed benefit that may run out years before the survivor dies.

In addition to long life, another unpredictable reason a survivor may outlive the benefits is inflation! SBP protects against this risk through Cost of Living Adjustments (COLAs). Inflation may be the biggest financial uncertainty of all. It erodes the value of fixed incomes, making them worth less and less as time goes by. Few, if any, private insurance plans will fully insure a survivor against inflation.

In fact, no known insurance company has guaranteed to match SBP benefits at equal cost or less. One reason is that SBP premiums have a built-in discount (in the form of the government paying a significant portion of the premiums and all program operating costs), making the Plan a good buy for most people. Another consideration is that SBP premiums reduce the retiree's taxable income and reduce out-of-pocket costs for coverage. SBP benefits are taxed as income to the survivor however the tax rate upon receipt of the annuity will generally be less than the member's current tax rate. Most insurance plans are the reverse; premiums are paid from after-tax income, while survivors are not taxed on the proceeds.

In effect, SBP protects part of the member's retired pay against the risks of:

Early death;

- The survivor outliving the benefits; and
- Inflation

Still, SBP alone is not a complete estate plan. Other insurance and investments are important in meeting needs outside the scope of SBP. For example, SBP does not have a lump sum benefit that some survivors may need to meet immediate expenses upon a member's death.

On the other hand, insurance and investments without SBP may be less than adequate. Even if they could duplicate SBP, investments may be volatile and rely on a degree of financial expertise many don't have. Consider everything carefully. Don't expect SBP to do it all, but give it full credit for what it does.

### Is SBP a Good Buy?

Given the current government contribution towards a portion of the premium, the answer for most retirees is yes! Whether SBP is a good buy for an individual depends on personal preferences, the member's age, sex, and health compared to their beneficiary's. Beyond this, the answer lies in three questions that should be asked.

First, is SBP a product I can use? Personal preferences may control the answer, but a subsidized lifetime inflation-protected income for the surviving family is very attractive to most people.

Second, how much SBP is needed? If you know when you'll die, how long your survivor will outlive you and the rate of inflation you have the answer. The unknown future is the problem, but SBP meets the need! Even if you die shortly after retirement and your spouse lives for 50 more years and inflation is higher than expected, SBP still pays. It will probably be paying a lot more than anyone ever expected because inflation has such a strong

impact over a long period of time. In fact, survivors who began to get SBP benefits in the early 1970s have seen their benefits more than quadrupled through annual COLAs!

Third, how much SBP can I afford? The benefits do carry a price tag, but due to the government contribution, the plan should be attractive for most members. And remember: The tax advantage on premiums reduce the out-of-pocket costs.

**Caution!** If you are married and decline SBP at retirement, you will not be eligible to later cover that spouse, or cover a new spouse should this marriage end in death or divorce and you later remarry. To be eligible to provide SBP coverage for a later acquired spouse, you must elect coverage for your spouse at retirement.

**Caution!** Some people think they can join SBP years after they retire, during a so-called "open season." In the 38 year history of SBP, there have been a handful of times that retirees had a second chance at SBP. Each time was after major plan improvements. The second time, premiums were raised for new joiners to help make up for the missed premiums. The third and fourth times, new joiners were required to pay all missed premiums with interest, plus an additional amount to account for actuarially determined shortfalls in the Plan. Additionally, open enrollment elections have typically required that the member live for at least two years after the election to prevent adverse selections (people joining with short life expectations).

Don't count on an open season. Although an open season may be enacted by special law, they are not part of the regular SBP program.

### The VA home loan is the best deal, bar none



*When you're looking to buy a home, the VA home loan benefit has amazing cost savings and services for Veteran and service member borrowers*

Are you in the market for a new home? Or maybe just considering buying a home in the future? You're in luck! The VA home loan is available for eligible Veterans, service members, and certain surviving spouses. And, no down payment is ever required by VA.

VA backing means that you will save even more over the life of the loan; for example, no Private Mortgage Insurance (PMI) is ever required on VA-guaranteed loans. That often amounts to a cost savings of hundreds of dollars per month. Imagine

what you and your family can do with that extra money!

VA has guaranteed over 25 million home loans between the program's inception in 1944 to June 2020. Even today, the borrowers using their VA home loan guaranty enjoy outstanding benefits, such as limited closing costs and competitively low interest rates.

Over 1,500 lenders offer the VA-backed home loan. Be sure to talk to several so you can compare rates, fees, and closing costs. When ready, you can negotiate these costs and pick the lender with the terms that are right for you.

And don't worry about closing on time. VA-approved appraisers can estimate property value just as timely as you'd find with any other mortgage loan. Our notice of value (NOV) gives you insight into what the home is worth. Under VA rules, you don't have to buy a home valued below the contract price. You can decide to renegotiate or walk away from the sale. We want to keep you in control of your financial decision. Put simply, the VA home loan can put you in the home of your choice while saving you lots of money! So don't pass up your chance to save thousands of dollars on the purchase of your home. Choose VA!

### History of the VA home loan guaranty

The VA home loan benefit was created through the 1944 Serviceman's Readjustment Act, which is known more colloquially as the "G.I. Bill." The Act, signed into law by President Franklin Delano Roosevelt on June 22, 1944, represents a pillar of the benefits earned by U.S. military service members and Veterans through their commitment and service to the country. It is among the most widely praised and popular benefits administered by VA and has helped put millions of eligible service members and Veterans into their piece of the American Dream: their home.

### More information

For more information on the VA home loan benefit, eligibility requirements, and how the VA loan guaranty can help save you thousands of dollars on the purchase or refinancing of your home, visit VA's website, here: <https://www.benefits.va.gov/>

### Important Contact Information

Defense Finance and Accounting Service 8899 East 56th Street Indianapolis, IN 46249-1200 800-321-1080 or (216) 522-5955/800-269-5170 (for deceased members)

Department of Navy Retired Activities Branch OPNAV N170C 5720 Integrity Drive Millington, TN 38055-6620 866-827-5672

U.S. Army Army Retirement Services Office 1600 Spearhead Division Avenue Fort Knox, KY 40122 502-613-6732

U.S. Air Force AFPC/DPFFF 550 C Street W JBASA-Randolph, TX 78150 800-525-0102

U.S. Marine Corps Manpower Management Division Separation & Retirement (MMSR) 3280 Russell Road Quantico, VA 22134 -5103 703-784-9304

U.S. Coast Guard Commanding Officer (RAS) U. S. Coast Guard Pay & Personnel Center 444 SE Quincy St Topeka KS 66683-3591 800-772-8724

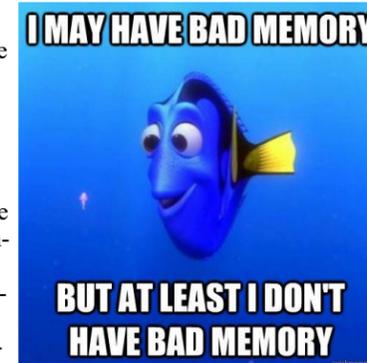
### A Message From Your Editor

Hello Everyone:

Well the Grapevine is still online. The websites and domain names were due for renewal and I paid to have them renewed for another year, so we will continue.

If you note the issue numbers at top of the cover page, this is our 22<sup>nd</sup> year of publishing the Grapevine. It started as a 4-page issue, grew to an 18-page issue that had to be hand folded and addressed for mailing, is now an unlimited and unknown number of pages, an online in two formats.

I have some reasons for sticking with the Grapevine as your Editor these many years. First of all, it is a venue getting information to you regarding benefits, health support, etc., etc., etc. I have lost count of the number of VFW Post members and veterans around the world who found something in the Grapevine that helped them with a disability claim, get help for a health issue, or help with a family problem. Excuse my language, but it has been pretty damned remarkable! In addition to Post members and Auxiliary, it is read by veterans all over the United States and places I've never heard of in the world.



Another reason why I publish the Grapevine is to inform you of veteran related events. It is difficult to keep up with the number of happenings in the veteran world. There are endless stories to tell about those who served, our families who serve, and all the sacrifices needed to preserve freedom.

I guess the final reason for my publishing the Grapevine is my health, which has a particular problem the Grapevine actually helps me in dealing with. First of all, I have had a number of heart procedures, including double bypass at 49 and numerous stent implants since, all caused by my exposure to Agent Orange in the Vietnam War. I've also had 4 small strokes and at present have been diagnosed with cancer. Immediately after the double cardiac bypass, I had a significant memory loss, a problem found in a large number of people who went thru the procedure. I only have vague memories of childhood, virtually none of my high school days, none of my father or older brother, and many other areas of my life are gone from the brain cells. In fact, when I was in the hospital recovering from the bypass heart procedure, our daughter visited with a couple of our grandchildren. I did not remember having Grandchildren.

I have been prescribed over the past few years with medication that supposedly slows down my memory loss but I kind of believe that now I am (regretfully) getting old, my memory difficulties are increasing. Names, addresses, lost keys, and missed appointments have become a common daily occurrence. I have found and firmly believe doing activities like putting the Grapevine together truly helps me, though it is increasingly becoming more difficult to do so as my memory deteriorates. I used to be able to write a number of articles on veteran related subjects, but that has significantly decreased. However, thanks to media supporters like Stars and Strips and Military.com, I am able to use their free articles to bring you pertinent information and

stories. But, again in doing so, creating a printable structure for you it seems to help me with my memory issues but takes me longer. I also think I forget I am getting a bit older. :)



So, there you are. Reasons for the Grapevine, with the main one being to provide you information about the veterans world, benefits, health support, and the multitude of information you need as a veteran or as a family member of a veteran. And, I thank you for giving me the opportunity these many years to do so.

I hope we will continue together and get back to the normal operation. In the meantime be safe and stay with us!

John Stewart  
Your Editor

### White Hair

A Sunday school teacher was discussing the Ten Commandments with her five and six year olds. After explaining the commandment to 'honor' thy Father and thy Mother, she asked, 'Is there a commandment that teaches us how to treat our brothers and sisters?'

From the back, one little boy (the oldest of a family) answered, 'Thou shall not kill.'

One day a little girl was sitting and watching her mother do the dishes at the kitchen sink. She suddenly noticed that her mother had several strands of white hair sticking out in contrast on her brunette head. She looked at her mother and inquisitively asked, 'Why are some of your hairs white, Mom?'

Her mother replied, 'Well, every time that you do something wrong and make me cry or unhappy, one of my hairs turns white.'

The little girl thought about this revelation for a while and then said, 'Mummy, how come ALL of grandma's hairs are white?'

### HE is watching

The children were lined up in the cafeteria of a Catholic elementary school for lunch. At the head of the table was a large pile of apples. The nun made a note, and posted on the apple tray: 'Take only ONE. God is watching.'

Moving further along the lunch line, at the other end of the table was a large pile of chocolate chip cookies. A child had written a note, 'Take all you want. God is watching the apples...'