



# Heartlander

## South Central Florida Chapter

### May 2019



### South Central Florida Chapter of MOAA

P.O. Box 7841  
Sebring, FL 33872



#### Chapter Officers:

- President: Mike Borders, tel. (h) 863-402-8292; (c) 703-795-8776
- Vice President: Fred Carino, tel. 863-381-3636
- Treasurer, David Grey, tel. 785-282-5445
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- Newsletter: Bob Brooks, tel. 863-471-6318
- Past President: Roy Whitton

Our Web Site: [www.scfcmoaa.org](http://www.scfcmoaa.org)

Florida Council of Chapters website: [www.moaafl.org](http://www.moaafl.org)

Take Action. MOAA Legislative Action Link:

<http://www.moaa.org/takeaction/?tab=Legislative-Action-Center#Legislative-Action-Center>

**7 May 2019:** Dinner/social with spouses/better halves/significant others: 6:30 PM, Island View restaurant, 5223 Sun N' Lake Blvd, Sebring 33872

**5 June 2019.** Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

Do you want to get away? Come join us at the Florida Council of Chapters of MOAA annual convention. This year it will be held at Safety Harbor Resort and Spa in Tampa. The convention runs from 20/21-23 June. You can get the convention rate for three days before or after if you want to make a mini-vacation out of it. See the following link for more info and to register: <http://moaafl.org/Convention.aspx>.

**President's Message:** As most of you know, I participated in MOAA's annual *Storming the Hill* event in Washington, D.C. We addressed the three key issues that I outlined and detailed in last month's newsletter (see: <http://moaafl.org/Chapters/SCFCMOAA/documents/Newsletters/Apr2019.pdf>). While it was a very busy and long day on Capitol Hill, it was also a very rewarding experience. Many of you sent in your cards and letters and/or sent emails to our elected representatives in advance of the activity. As a group, you were *mentioned in despatches*. Our efforts to influence and persuade our representatives in our nation's capital are incredibly important. In spite of the fact that our federal government continues to spend more (Cont.)

#### President's Message (Cont):

money than it takes in—and about the only bipartisan agreement you will find—our military/veteran-related pay and benefits are under increasing budgetary and fiscal threat. I encourage you to TAKE ACTION as often as you can. Don't just wait for Storming the Hill—send an email on a weekly basis to both senators and your congressman. The squeaky wheel adage applies here. We are also in the throes of our JROTC awards program and you will see pictures in this edition of awards ceremonies in Okeechobee, Arcadia, Lake Placid, and Avon Park. Look next month for pictures from Wauchula and Sebring. I have to tell you that these kids are great. You can also be proud of our chapter members who are also the JROTC OIC's at Lake Placid—COL Warren Johnson; Avon Park—Col Chris Caudill; Wuachula—LtCol Steve McDaniel; and Sebring—Col Mark Colbert. They are all doing great things with their programs and with our nation's future leaders.

I will also note that for the first time, this edition includes a range of websites provided by the Florida Department of Veterans Affairs. There is some really good stuff here, so be sure to at least scan the list of websites. You will likely find yourself clicking on one or more for additional information.

Finally, I encourage you to join us for our **7 May dinner/social at 6:30 PM at the Island View restaurant** in the Sun N' Lake clubhouse on Sun N' Lake Blvd. in north Sebring. Come enjoy the fellowship and camaraderie. If you have an officer friend who is not a member of the chapter or of MOAA, bring him/her along. We hope to see you there—be there or be square!!

#### WHO CAN JOIN MOAA?

MOAA membership is open to all officers, commissioned or warrant, whether on active duty, retired, former, reserve or national guard of all the seven uniformed services, including the Army, Navy, Marines, Air Force, Coast Guard, National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service.

- May Birthdays:
- 5 May: Dale Stark
  - 16 May: Randy Smith
  - 19 May: Joe Suggs
  - 20 May: Alan Kent
  - 29 May: Bob Loughren
  - 29 May: Russ Ramsey

**Editor's Note:** If your birthday is not recognized, it is because you did not include it on your application form. Please contact our Secretary, Mark Milia at 407-222-4867, and provide the same.

## Did You Know? You Are Never Really Out—According to the U.S. Supreme Court

The Supreme Court upheld DOD authority to court martial retired service members. On Feb. 22, the US Supreme Court announced it had denied a petition in the case of *Larrabee v. United States*, effectively upholding the Department of Defense's authority to court martial a retired Service member. Retired Marine Staff Sergeant Steven M. Larrabee was found guilty of sexually assaulting a bartender in November 2015, three months after he was retired. At his general court martial, Larrabee was sentenced to eight years' confinement, a reprimand and a dishonorable discharge. His sentence was reduced to 10 months by a pre-trial agreement. Larrabee had argued that he was not subject to Article 2 of the Uniformed Code of Military Justice (UCMJ), which provides that "[r]etired members of a regular component of the armed forces who are entitled to pay" and "[m]embers of the Fleet Reserve and Fleet Marine Corps Reserve" are subject to the UCMJ -- and to court-martial for offenses prescribed therein. The court confirmed previous rulings that military members on the retired list are not mere pensioners, but are a vital segment of the national defense, and thus are subject to the UCMJ. Read the details of the court case at: <https://www.supremecourt.gov/search.aspx?filename=/docket/docketfiles/html/public/18-306.html>.

## Did You Know 2? Veterans' Family, Caregiver and Survivor Advisory Committee provides recommendations to VA Secretary

**WASHINGTON** — Secretary of Veterans Affairs Robert Wilkie commended the Veterans' Family, Caregiver and Survivor Federal Advisory Committee on March 27 for recommendations that will assist in the department meeting its commitment to improve the experiences of all those it serves.

The [committee](#), chaired by former U.S. Sen. Elizabeth Dole, a noted advocate for military caregivers, offered cross-cutting recommendations addressing several areas that affect Veterans' families, caregivers and survivors.

The recommendations range from an effort to identify all federal programs available to Veterans and their families, caregivers and survivors, to increased coordination in resource distribution to those who require them most, as well as implementation of the expansion of caregiver stipends with more standardization.

"VA is not only listening to our Veterans, but more intentionally to the voices of their families, caregivers and survivors," Wilkie said. "Thanks to the valuable work of this committee, we are understanding and taking action on their concerns and needs as we improve the delivery of care, benefits and services. The committee's recommendations are vital to VA as we meet our customer service mission."  
(Cont.)

## Did You Know 2? (Cont.)

VA's 2018 accomplishments on behalf of Veterans, families, caregivers and survivors include the following:

- Establishment of the Center of Excellence for Veteran and Caregiver Research.
- Creation of the Veteran Family Community Engagement Directorate.
- Distribution of the specific "quick start guides" for caregivers and survivors as part of the national Welcome Kit.

The committee advises VA's Secretary, through the *Chief Veterans Experience Officer*, on matters related to Veterans' families, caregivers and survivors across all generations. A key element of the committee's work is to engage Veteran family members, research experts and family service providers to better understand their needs and identify ways VA can provide them with a positive experience in their use of care, benefits and services. Learn more about VA's support to Veterans' families, caregivers and survivors through the [VA Welcome Kit](#), which includes a "quick start guide" for caregivers.

**If you want to sign up for a range of updates from MOAA National**, you can go to: [http://moaa.highroadsolution.com/moaa\\_preference\\_page/EmailSearch.aspx](http://moaa.highroadsolution.com/moaa_preference_page/EmailSearch.aspx) and follow the prompts. It gives various options for the type of information desired, as well as the frequency you may wish to receive it. Don't miss

**Would you like to buy a MOAA polo shirt or some other MOAA item?** Go to the MOAA "Store," click on the following link: <http://www.tmgwebstores.com/moaa/default.html> You can also call them at 1-866-860-9293. They have everything from men's and ladies' polos, coffee cups, hats, you name it.

## Chapter Calendar

**7 May 2019:** Dinner/social with spouses/better halves/significant others: 6:30 PM, Island View restaurant, 5223 Sun N' Lake Blvd, Sebring 33872

**5 June 2019.** Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

**9 July 2019:** Dinner/Social with spouses/better halves/significant others: 6:30 PM, Cowpoke's Watering Hole. 6318 US 27 South, Sebring, FL 33876

**7 August 2019.** Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

**13 September 2019.** Dinner/Social with spouses/better halves/significant others: 6:30 PM, Caddy Shack. 3122 Golfview Road, Sebring, FL

**2 October 2019.** Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

**TAPS:** Charles Filler



### **Did You Know 3?**

#### **There is Actually a Way to Understand Your TRICARE Explanation of Benefits**

If you've ever visited the doctor or hospital and used your health benefits, you've probably received an explanation of benefits (EOB). An EOB is sent after the claim for your visit is processed. It's an itemized statement that breaks down the cost-shares and deductibles. While an EOB isn't a bill, it's still an important document to read through and understand. **MEDICAL** Your EOB will include the date you received the medical treatment or service, along with several amounts. This includes the amount billed, the amount covered, and the amount paid by TRICARE, Medicare, or other health insurance. It will show any balance you owe your provider. It will also let you know how much has been credited toward your annual deductible and catastrophic cap. Each time you receive an EOB, compare it to the receipt or statement from the health care provider. Contact your primary insurance claims processor if you see charges for services you didn't receive. And remember to keep your EOB statements with your health insurance records for reference. After reviewing your EOB, you can: Make an appeal - Take action if you don't agree with a decision made about your benefit. File an appeal - within 90 days of the date of the EOB notice. TRICARE regional and overseas contractors don't mail EOBs to you. EOB statements are available online on your TRICARE regional or overseas contractor website. You must first log in or register on their secure portal to get access to your EOB statements online. After you log in, you can then view and print your TRICARE EOB. This gives you access to your information anytime.

**TRICARE:** To get to your regional or overseas contractor website, go to the TRICARE website. TRICARE contractors don't issue an EOB to you when claims involve services related to certain sensitive diagnoses. To learn more about this, contact your TRICARE regional or overseas contractor. **PHARMACY:** Your pharmacy EOB statement is a summary of your prescription claims history when you use your TRICARE pharmacy benefit. Express Scripts, the TRICARE Pharmacy Program contractor, will send you an EOB only if there's claim activity from a retail pharmacy or TRICARE Pharmacy Home Delivery. If you only fill your prescription at a military pharmacy, you won't get an EOB. Pharmacy EOB statements are printed and mailed quarterly. However, if you sign up to receive your EOB online, you'll get a monthly notification when it's ready. You'll also be able to view your statements online anytime. To register online, follow the instructions on the Express Scripts website.

**DENTAL:** If you're enrolled in the TRICARE Dental Program (TDP), you'll receive a Dental Explanation of Benefits (DEOB) from United Concordia Companies, Inc. that explains what was covered for your dental services. The DEOB breaks down the costs for the procedures, and helps you understand how much you have to pay in cost-shares, if any. You can view your DEOB on the TDP website. Find more about a DEOB in the TRICARE Dental Program Handbook. Remember, an EOB and a DEOB are not bills. These two statements simply show you what action TRICARE has taken on your claims. For more information related to an explanation of benefits, visit the Filing Claims section. To learn more about your health care costs, visit Costs on the TRICARE website. [www.tricare.mil](http://www.tricare.mil)

### **Did You Know 4? You Might Consider Having a Trusted Agent—From Army Echoes, LTC Lawrence Applebaum, U.S. Army (Ret)**

People who live alone should consider having a personal trusted agent. Similarly, it is also sensible for an older couple to have a personal trusted agent. The obvious question: what is a personal trusted agent (hereafter referred to as the agent)? An agent is a person who has made a commitment to assist another person or persons when the latter is unable to take care of his, her or their personal affairs. The agent should be someone who can be trusted with personal affairs, finances, and valuable items. The agent is for the most part not bonded, that is, not insured. A trusted agent should be someone with the physical and mental ability to manage someone's affairs, including making difficult decisions and negotiating through complex legal and financial affairs. The relationship between the person (collective if a couple is involved) and the agent is informal; however, the controlling factors are based on formal legal documents that are executed when the relationship is established. When identifying an agent, the person doing the selection should be careful to manage expectations of all involved, including extended family members who do not reside near the person and the agent. The agent should be someone reasonably available in time of need. The agent is expected to act in the person's best interests, maintain a focus on the welfare of the person, and stay in close contact with the person. Lastly, the agent will normally be a trusted friend conversant with all relevant aspects of the person's life. **Planning Considerations** The agent may be someone expected to operate anywhere in the world where the person has a residence, family, and assets. Carefully consider situations where assets are located in different countries. U.S. financial assets owned by someone residing in a foreign country with no designated agent may be frozen or blocked when the person dies. Many U.S. Government payments (Social Security, SBP, etc.) are set up as international direct deposits to local banks in foreign countries. In addition to naming pay-on-death beneficiaries for financial accounts, U.S. citizens residing outside the U.S. should consider naming contingency beneficiaries to receive the residual annuity assets (stream of payments or lump sum) after the owner dies. These arrangements are beyond the scope of this article, but are mentioned here because they must be made.

**Establishing the Relationship.** A trusted agent in most cases must become familiar with the person's personal and financial affairs. These include general state of health, business relationships, financial assets, non-financial assets, family members, close friends, and lastly, funeral and burial desires. Consider executing legal documents to manage your affairs during your life or an extended illness or period of incapacitation, or after your death. Rules and regulations for the general powers of attorney vary from country to country. If possible, the general power of attorney should be set up to remain in force after the grantor's death. An American power of attorney becomes null and void upon the death of the grantor. Bank power of attorney or joint ownership grants the agent total access to all bank accounts. This power of attorney may or may not remain in effect after the grantor's death depending on the national laws and the policy of the individual banks. Note that naming someone as a joint owner rather than as a beneficiary includes the risk that creditors of the agent will attach the assets if the agent has debts. (Cont.)

**Did You Know 4? You Might Consider Having a Trusted Agent (Cont.)**

Advanced directive/living wills states the person’s desires and wishes concerning continued and types of medical treatment until death occurs. The last will and testament identifies the executor and beneficiaries of the estate. The last will and testament must clearly state the actions that the executor must take.

Duties and Specific Tasks When the person is unable to take care of personal affairs, the trusted agent may be expected to take many required administrative actions. The following list of specific tasks is not exhaustive, in no special order of precedence and will vary from person to person based on the individual situations. • Maintain contact with the person’s distant family members. • Upon the person’s death, notify family and local (if foreign resident) and American governments of the death. Obtain necessary death certificates. • Notify bank(s) and credit and debit card issuers. • Arrange for the funeral and interment. • Start the probate process. • Close out the last residence. • After the probate, take all actions specified in the will.

Agent Compensation There may be various expenditures associated with the agent’s duties and tasks before and after the person’s death. The person and the agent should formalize the relationship in the form of a contract or other written document that may result in taxable events (i.e., pay for services).

Normally an estate executor or personal representative may bill the estate at a fair-market rate for the hours worked and associated expenses. An agent who is the executor of the estate must maintain meticulous records of all expenses and payments, including bills paid, transfers of assets, and agent compensation.

**Summary and Final Words**

The duties and specific tasks performed by the agent are a great responsibility. At the time the relationship is established, the agent is voluntarily committed until such time as the person dies or terminates the relationship by cancelling the powers of attorney and changing the last will and testament. Often, the agent must exhibit a lot of patience. The agent’s commitment is truly sacred and must be fulfilled.

**Are you looking for a way to serve veterans in a very direct and meaningful way?**

Well, here is your chance. The County Veteran Services Office, located right behind the Watering Hole restaurant is short staffed and needs help desperately. They need someone to answer phones, greet folks coming in, and generally serve as an all-around receptionist. There is no pay for this job, but there is reward—the reward of helping our veterans. If you want to volunteer, call Denise Williams or Carol West at 863-402-6623.

**SURVIVING SPOUSE CORNER by Craig Smith, Surviving Spouse and Personal Affairs Chair**

First the good news, the current budget put forth this year will not include any Tricare for Life increase for retirees or their spouse. MOAA has been an advocate for no fee increase as well as other high-profile benefits like eliminating fee increases for all Tricare health insurance or prescription drugs coverage.

The March MOAA magazine included the blue sheets to send to our Majority and Minority house and senate leaders regarding the Survivor Benefit Plan –Dependency and Indemnity Compensation (SBP/DIC) offset, a key issue for our annual Storming the Hill event. Please be sure to send them in, remember they weigh the letters to see if it is important enough to act on. (they want your vote at election time). You can call their office in Washington and most have a state office that is staffed to take your call and concern. But you have to consider that without your voice and support your benefits will continue to be placed under the budget axe. Look at past benefits you used to have, which have been eliminated or reduced.

If you prefer an online letter version is also available, here are the steps: (taken from the March 2019 edition of MOAA magazine)

1. Visit [takeaction.moaa.org](http://takeaction.moaa.org) to access the Legislative Action Center.
2. Select one of the available topics.
3. Fill in some basic info, like address, this allows MOAA to address your concerns to the proper legislator.
4. Click “Submit”
5. A customizable page will allow users to select the representative to receive the message, edit the suggested letter and then send it off.

Request their support of HR 553 Eliminating the SBP/DIC offset.

If you have a specific question or concern the following Chairpersons are more than willing to help you address your specific concern. Their contact information is below. MOAA reps are always a phone call away and are your advocates.

Gail Joyce  
[mssvc02@gmail.com](mailto:mssvc02@gmail.com)  
(214) 676-2132

Micki Costello  
[mssvc02@gmail.com](mailto:mssvc02@gmail.com)  
(214) 770-4140

**Nametags:** If you don’t have and DO want a chapter nametag, please let us know. We need your info as you want it to appear on the tag: Name, Rank, Service. Spouse/significant other’s name. The cost is \$10.00 each. Here is an example:



# Chapter Members in Action



**Mike and our own Fred Carino, April guest speaker at the museum**



**Mike with Mrs. Victoria Ocasio of MOAA National, and Congressman John Rutherford of Jacksonville. They met during "Storming the Hill"**

## PURPOSES OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

The Military Officers Association of America (MOAA) is a not-for-profit corporation that is operated exclusively to further the interests of the nation and its uniformed services personnel, their family members, and survivors.

### From the preamble to the Bylaws of The Military Officers Association of America

- To inculcate and stimulate love of country and flag;
- To defend the honor, integrity, and supremacy of our National Government and the Constitution of the United States;
- To advocate military forces adequate to the defense of our country;
- To foster the integrity and prestige of uniformed service;
- To foster fraternal relations between all branches of the various Services from which our members are drawn;
- To further the education of children of Service personnel;
- To aid personnel of the Services from which our members are drawn, and their family members and survivors, in every proper and legitimate manner; and
- To present their rights and interests when Service matters are under consideration

**We unite to form THE MILITARY OFFICERS ASSOCIATION OF AMERICA**

**TAKE ACTION!!**  
[www.moaa.org](http://www.moaa.org)

## MOAA Legislative Goals for 2019:

- Ensure any TRICARE reform sustains access to top-quality care.
- Prevent disproportional TRICARE fee increases.
- Sustain military pay comparability with the private sector.
- Block erosion of compensation and non-pay quality of life benefits.
- End financial penalties for military survivors.
- End concurrent receipt penalties for military retirees.
- Achieve equity of benefits for Guard/Reserve members with their active duty counterparts.
- Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans.
- Ensure timely access to service-earned VA benefits.
- Protect military and veteran family support programs and policies.

**Take Action. MOAA Legislative Action Link:**  
<http://www.moaa.org/takeaction/?tab=Legislative-Action-Center#Legislative-Action-Center>

## Chapter Members in Action



**JROTC Awards Ceremony in Okeechobee. left to right: Mack Payne--the evening's guest speaker, Pete Injasoulian, Cadet Clay Logan, Dan Fennell, and Mike Borders**



**JROTC Awards Ceremony in Arcadia. Mike is pictured along with chapter member Bob Loughren and Cadets Ashlynn Gibson and Dakota Gearheart**



**Mike with Lake Placid HS MOAA medal recipient Cadet Gabriel Swenson.**



**Mike with Avon Park HS MOAA medal recipient Cadet 2Lt Olivia Hazin**



**Lake County Elementary students during the flag folding practical exercise of the American Flag Protocol Initiative**

# From the Florida Department of Veterans Affairs

## **New VA Online Discharge Upgrade Tool**

A web-based tool that will provide customized guidance to veterans who desire to upgrade or change the conditions of their military discharge.

<https://www.vets.gov/discharge-upgrade-instructions>

## **Crisis/Hotlines**

### **National VA Homeless Hotline – 24 Hour**

Toll Free at 1-877-424-3838

<http://www.va.gov/homeless/>

### **Veterans Crisis Line – 24 Hour**

Toll Free at 1-800-273-8255, Press 1

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

### **Change Direction: Give An Hour Campaign – Know the Five Signs!**

<http://www.changedirection.org/give-an-hour/>

### **Florida Veterans Support Line**

1-844-MyFLVet (693-5838) or 2-1-1

### **VA Caregiver Support Line**

1-855-260-3274

<https://www.caregiver.va.gov>

## **Employment & Business Services**

### **Employ Florida Vets**

<https://veteran.employflorida.com/>

### **Florida State Veterans' Homes Recruitment**

<http://floridavets.org/were-looking-for-you/>

<http://floridavets.org/wp-content/uploads/2016/07/Were-looking-for-you-tri-fold-brochure.pdf>

### **Florida Veterans' Business Assistance**

[www.floridasbdc.org](http://www.floridasbdc.org)

[www.fptac.org](http://www.fptac.org)

### **Service-Disabled Veteran-Owned Small Businesses**

[www.osd.dms.state.fl.us](http://www.osd.dms.state.fl.us)

### **Veterans Retraining Assistance Program**

<https://benefits.va.gov/vow/education.asp>

### **VOW to Hire Heroes Act 2011**

<http://benefits.va.gov/vow>

### **Veterans Florida Career Services**

<http://www.veteransflorida.org/career-portal/register-for-veterans-florida-career-services/>

## **Veterans' Benefits**

### **Florida Veterans' Benefits Guide**

<http://floridavets.org/resources/va-benefits-guide/>

### **eBenefits: Gateway to Benefit Information**

<https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>

### **Post-9/11 GI Bill and Veteran Education Benefits**

<https://benefits.va.gov/gibill>

### **Federal Benefits for Veterans & Dependents Guide**

[https://www.va.gov/opa/publications/benefits\\_book.asp](https://www.va.gov/opa/publications/benefits_book.asp)

### **VA Claims Information**

<https://www.vets.gov>

<https://www.ebenefits.va.gov>

### **Florida Military-Friendly Guide**

<https://www.enterpriseflorida.com/wp-content/uploads/Florida-Military-Friendly-Guide-2018.pdf>

## **VA Website for Airborne Hazards and Open Burn Pit Registry**

<https://www.publichealth.va.gov/exposures/burnpits/registry.asp>

## **Social Security Benefits for Veterans**

<https://www.ssa.gov/people/veterans/>

## **Veterans' Resources**

### **VA Online Discharge Upgrade Tool**

<https://www.vets.gov/discharge-upgrade-instructions>

### **Attorney General's Consumer Protection Military and Veterans Assistance Program (MVAP)**

[www.myfloridalegal.com/MVAP](http://www.myfloridalegal.com/MVAP)

### **Financial Frontlines Program**

<http://www.myfloridacfo.com/YMM/FinancialFrontlines/>

### **Small Business Program**

<http://www.myfloridacfo.com/YMM/smallBusiness/Default.aspx>

### **Locate Military Records**

<http://www.archives.gov/veterans/>

### **National Resource Directory**

<https://nrd.gov/>

### **Veterans Health Matters Magazine, Publications and Products**

<https://www.visn8.va.gov/VISN8/news/publications.asp>

### **Serve Save Succeed Program**

<http://www.myfloridacfo.com/servesavesucceed/>

### **SHINE – Serving Health Insurance Needs of Elders**

### **Florida Department of Elder Affairs**

<http://www.floridashine.org/>

### **Military One Source**

<http://www.militaryonesource.mil/>

### **The Veterans Consortium Pro Bono Program**

## **Information**

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

### **Have You Ever Served?**

<http://www.haveyoueverserved.com/veteran-resources.html>

## **Women Veterans**

### **Homeless Women Veterans**

[http://www.va.gov/homeless/for\\_women\\_veterans.asp](http://www.va.gov/homeless/for_women_veterans.asp)

### **VA Center for Women Veterans**

<http://www.va.gov/womenvet/>

### **VA Hotline on Health Care and Benefits for Women Veterans**

1-855-VA-WOMEN (1-855-829-6636)

### **Women Veterans Health Care**

<http://www.womenshealth.va.gov/>

### **Other Departments and Agencies**

### **Consumer Financial Protection Bureau Office of Servicemembers Affairs**

<https://www.consumerfinance.gov/practitioner-resources/servicemembers/>

### **Department of Agriculture and Consumer Services**

### **Employment Opportunities**

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

## From the Florida Department of Veterans Affairs

Department of Agriculture and Consumer Services –  
Operation Outdoor Freedom

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

Florida Defense Alliance

<https://www.enterpriseoflouisiana.com/floridadefense/>

Florida Defense Support Task Force

<http://www.enterpriseoflouisiana.com/fdstf>

Florida Department of Military Affairs

<http://dma.myflorida.com/>

Florida Veterans Foundation

[www.FloridaVeteransFoundation.org](http://www.FloridaVeteransFoundation.org)

U.S. Department of Veterans Affairs (VA)

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

Veterans Florida

<http://www.veteransflorida.org/>

Other

**MyFlorida.com**

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

Returning Service Members

<http://www.oefoif.va.gov/>

Returning Service Members Mental Health Support

<http://www.mentalhealth.va.gov/returningservicevets.asp>

Veterans & Mesothelioma

<http://www.mesotheliomaguide.com/veterans>

Florida Military License Plates

<http://www.flhsmv.gov/specialtytags/miltags.html>

# Now and Always We'll be There.



1-800-247-2192 • [www.moaainsurance.com](http://www.moaainsurance.com)

## USEFUL ADDRESSES, PHONE NUMBERS AND WEB SITES

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

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

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

AAFES: (214) 312-2011; [www.aafes.com](http://www.aafes.com)

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

Burial at Sea: (866) 787-0081; <http://www.public.navy.mil/bupersnpc/support/casualty/mortuary/Pages/BurialAtSea.aspx> Combat Related Special Compensation: <http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx> DEERS: (800)-538-9552, Fax: (831) 655-8317; [www.tricare.osd.mil/deers](http://www.tricare.osd.mil/deers)

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

DFAS Casualty Assistance Branch: (800) 321-1080 or (216) 5225955; (For Reporting a Retiree's death, option #1)

I.D. Cards Benefits and Eligibility: (866) 827-5672; <https://www.dmdc.osd.mil/rs/!appj/site;jsessionid=liU5y-4sPqyCtIimgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1>

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

Marine Corps Retired Affairs: <https://www.manpower.usmc.mil/webcenter/portal/MRAHome>  
(Hover over "Veteran Marines" then click on "Retired Services")

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

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

National Burial Services: (800) 697-6940

NPC Navy Reserve Personnel Management (PERS 9):  
(866) 827-5672; [www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx)

Navy Casualty Assistance: (800) 368-3202

Navy Retired Activities Office: (866) U-ASK-NPC  
(866-827-5672)

MILL RetiredActivities@navy.mil; [www.npc.navy.mil/support/retired\\_activities/Pages/default.aspx](http://www.npc.navy.mil/support/retired_activities/Pages/default.aspx)

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

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

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

Social Security Administration: (800) 772-1213;  
[www.ssa.gov](http://www.ssa.gov)

**Pay/SBP Questions:** [www.dfas.mil](http://www.dfas.mil). Pay inquiries and update of pay or SBP records in case of death, divorce, or remarriage:

### **Retiree:**

Defense Finance and Accounting Service  
U.S. Military Retirement Pay  
P.O. Box 7130 London KY 40742-7130  
(800) 321-1080, (216) 522-5955

### **SBP/RSFPP annuitant:**

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
P.O. Box 7131 London KY 40742-7131  
(800) 321-1080, (216) 522-5955  
(800) 669-8477; [www.insurance.va.gov](http://www.insurance.va.gov)

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

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

**VA:** [www.va.gov](http://www.va.gov) **Regional offices:** (800) 827-1000  
(overseas retirees should contact the American Embassy/consulate)

**TDD** (800) 89-4833

**Insurance:** A Regional Office and Insurance Center  
PO Box 7208 (claims inquiries) -ORPO  
Box 7327 (loans) -ORPO  
Box 7787 (payments)  
Philadelphia PA 19101  
(800) 669-8477; [www.insurance.va.gov](http://www.insurance.va.gov)