



Heartlander

South Central Florida Chapter

April 2020



South Central Florida Chapter of MOAA

P.O. Box 7841
Sebring, FL 33872



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Our Web Site: www.scfcmoaa.org

Florida Council of Chapters website: www.moaaf.org

Take Action. MOAA Legislative Action Link:

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

1 April 2020. Board Meeting:

CANCELLED

5 May 2020. Dinner/Social with spouses/better halves/
significant others: 6:30 PM, Caddyshack. 3122 Golfview Rd.,
Sebring.

April Birthdays:
4 April: Bob Cullom
4 April: John Mende
7 April: Ed DeCastro
11 April: Wayne Carlton
22 April: Craig Smith
28 April: Bob Cochran

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, Doug Tait at 863-385-1763, and provide the same.

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.

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.

President's Message:

Well, the quote "may you live in interesting times" is certainly appropriate for the current situation. The Coronavirus pandemic has people running for the hills and running for the toilet paper aisle in the grocery store. Cancellations abound. For MOAA at the national level, it meant that our annual "Storming the Hill" event had to be cancelled. MOAA cancelled and then a couple of days later, Capitol Hill informed us that they would not be conducting office calls until at least 1 April. At the state level, our convention scheduled for the end of May in Palm Beach Gardens was also cancelled. We will have to conduct our annual meeting by virtual means (telephone, email, etc.). **At the chapter level, we have decided to cancel our meeting at the museum on 1 April.** That is why we are sending this newsletter out early. We will keep our 5 May dinner/social at the Caddy Shack on the calendar for now and continue to monitor the situation.

I hope that all of you are managing as we go through this challenge. Clearly this is a situation that none of us has ever experienced. We remember major events in our lives such as 9/11, the Challenger disaster, and President Kennedy's assassination, by way of examples. We will get through this and will come out even stronger. We always do. After all, we are Americans!

Did You Know?

The SECURE Act Means Big Changes for your IRA's. (This has nothing to do with the Corona Virus) The Setting Every Community Up for Retirement Enhancement (SECURE) Act, which was passed on December 20, 2019 as part of a \$1.4 trillion spending package, represents the most sweeping set of changes to retirement legislation in more than a decade. Though the primary thrust of the new legislation is to encourage and facilitate saving for retirement, there are also provisions designed to give students and their parents more financial flexibility. Here is a summary of the five key SECURE Act changes:

1. Required minimum distributions have been delayed. Previously, IRA owners were required to begin withdrawing funds from their account(s) by (Cont.)

Did You Know? (Cont.)

April 1 following the year in which they turned 70 ½. Under the new rules, those who turn 70 ½ on or after Jan. 1, 2020 are not required to begin making required minimum distributions until April 1 following the year in which they turn age 72. This provision seems to be a nod to increasing life expectancies and the fact that more Americans are working beyond traditional retirement age. What's the benefit? If you don't need to take money out of your IRA, you can now wait an additional 18 months before making mandatory taxable withdrawals.

2. IRA contributions can be made by anyone with earned income.

Individuals with earned income may now make contributions to a Traditional IRA at any age. The Act eliminates the prior age limit of 70 ½ for contributions. Once again, this change is likely influenced by the fact that, according to the Census Bureau, almost 15 percent of people in their 70s are still working on at least a part-time basis. This gives those individuals additional opportunities to save for their eventual retirement.

3. Inherited IRAs have more restrictions.

If there's a provision in the Act that's less than investor-friendly, it's the curtailing of what has long been known as the "Stretch IRA." Previously, all individuals who inherited an IRA, TSP or 401(k) account could "stretch" their distributions from the account over their lifetime. Now most non-spouse individuals who inherit a retirement account are required to liquidate it – and pay any applicable taxes – within 10 years.

4. 529 plans can be accessed for student loan relief.

The definition of a tax-free or qualified distribution from a 529 college savings plan has been expanded to include repayment of up to \$10,000 in qualified student loans and expenses for some apprenticeship programs. This change is retroactive to distributions made after December 31, 2018.

5. IRAs can be used to supplement the cost of having or adopting a child.

Penalty-free withdrawals of up to \$5,000 may now be made from retirement plan and IRA accounts during the one-year period from when from when an eligible child of the account owner is born or the date when the legal adoption of an eligible adoptee of the account owner is finalized. You should only consider this option if you do not have savings adequate to fully fund the birth or adoption of your child, but if it is necessary, you can repay this "loan" by making a rollover contribution to an eligible defined contribution plan or IRA. (Cont.)

Did You Know? (Cont.)

There are a couple of additional provisions in the Act worth noting.

Until now, if you worked less than 1,000 hour per year, you were generally ineligible to participate in your company's 401(k) plan. The new law requires employers maintaining a 401(k) plan to offer it to any employee who works more than 1,000 hours in one year, or 500 hours over three consecutive years. This means that long-term, part-time workers will be able to participate in their company's 401(k) plan.

Finally, the SECURE Act makes it easier for small-business owners to offer retirement plans to their employees by allowing them to join a multiple employer plan, which will be available in 2021. These "open plans" have the potential to deliver low-cost, high-quality retirement plans for millions of small business workers. This provision addresses the fact that roughly half of private sector workers in the U.S. don't have access to a retirement plan through their employer today.

How will the SECURE Act changes affect you and your financial plan?

That depends on your particular circumstances and objectives. But there's a good chance that at least one or two of these changes will require adjustments in your plan, now or in the future. First Command Financial Advisors are well-versed in the legislation and can help you make the most of these changes. Schedule a meeting with your First Command Financial Advisor to stay on track for the long-term.

Did You Know 2?

The VA Announces Safeguards to Protect Nursing Home and Spinal Cord Injury Patients (Corona Virus) Due to the Coronavirus issue, the Department of Veterans Affairs (VA) announced, March 10, new safeguards aimed at limiting COVID-19 exposure risk for two of its most susceptible patient populations: nursing home residents and spinal-cord injury patients. The VA's 134 nursing homes are home to more than 41,000 Veterans across the country annually. The residents are predominantly older, and many have multiple complex health conditions, making them particularly vulnerable to infection. To minimize the risk of exposure, effective March 10 and until further notice, VA is taking the following actions: risk of exposure, effective March 10 and until further notice, VA is taking the following actions:

- All VA nursing homes will adopt a "No Visitor" stance, meaning no outside visitors will be permitted to see residents. (Cont.)

Did You Know 2? (Cont.)

- The only exceptions will be in compassionate cases, when Veterans are in their last stages of life on hospice units.
- In those cases, visitors will be limited to a specific Veteran's room only.
- All VA nursing homes will suspend new admissions.
 - VA nursing homes will continue to welcome resident transfers from VA facilities once medical personnel have determined patients are not at risk for infection from COVID-19 or transmitting COVID-19.
- Nursing home staff will be actively screened daily and dedicated to working at Community Living Centers.

The VA's 24 major spinal cord injury and disorder centers (SCI/Ds) across the country serve the needs of a unique patient population of more than 24,000 Veterans who are also vulnerable to infection. To minimize the risk of exposure, effective March 10 and until further notice, VA is taking the following actions:

- All VA SCI/Ds will adopt a "No Visitor" stance, meaning no outside visitors will be permitted to see inpatients.
 - The only exceptions will be in compassionate cases, when Veterans are in their last stages of life.
 - In those cases, visitors will be limited to a specific Veteran's room only.
- All VA SCI/Ds will limit inpatient admissions to addressing acute clinical needs.
 - This means all VA SCI/Ds will avoid inpatient admissions for routine matters, including annual exams and respite, which will now be done on an outpatient basis.
- VA SCI/D staff will be actively screened daily and dedicated to working at SCI/Ds.

"While the COVID-19 risk to average Americans remains low, these commonsense measures will help protect some of our most vulnerable patients," said VA Secretary Robert Wilkie. "VA will make every effort to minimize the impact of these policies on Veterans while putting patient safety first."

For more information about Coronavirus and COVID-19 visit [CDC coronavirus disease 2019](https://www.cdc.gov/coronavirus/disease-2019/).

Did You Know 3?

The U.S. Secret Service is Warning About Coronavirus Scams

Secret Service Issues COVID-19 (Coronavirus) Phishing (email scams) Alert--WASHINGTON - Criminals are opportunists, and as seen in the past, any major news event can become an opportunity for groups or individuals with malicious intentions. The Coronavirus is no different. In fact, the Coronavirus is a prime opportunity for enterprising criminals because it plays on one of the basic human conditions...fear. Fear can cause normally scrupulous individuals to let their guard down and fall victim to social engineering scams, phishing scams, non-delivery scams, and auction fraud scams. These scams are not limited to email. If you have not received a phone call about the Coronavirus, you will. It is just a matter of time. You may be a Facebook or other social media client. The "bad guys" are using a range of electronic and telephonic schemes to trick you out of your money. Don't fall for any of these emails, phone calls, or any other scam. If you get a call that your caller ID says is from the hospital, the Social Security Administration, the VA, or anything else, beware. If you have concerns or questions, hang up, delete the email, and call a known good number or send an email to a known good address. *Caveat Emptor* is definitely applicable in the coming weeks or months.

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:



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 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 out on this valuable resource!

Did You Know 4?

That There is Much to Know About the Coronavirus, Even if You Are Not a TRICARE Beneficiary.

Take action and stay informed about the new coronavirus, also known as COVID-19. Simple measures can protect you and your community. It's also important to identify the symptoms of COVID-19 and know when to seek help.

How does COVID-19 spread?

According to the Centers for Disease Control and Prevention (CDC), COVID-19 spreads person-to-person, generally between people within 6 feet from one another. It also spreads through respiratory droplets from the cough or sneeze of an infected person. These droplets can reach the noses, mouths, or lungs of nearby people. It's possible that the virus can spread from contact with infected surfaces but this isn't the main way the virus spreads.

What are the symptoms of COVID-19?

The main symptoms of COVID-19 include:

- Fever
- Cough
- Shortness of breath

When is the disease most contagious?

Although some spread appears to be possible before people show symptoms, people with COVID-19 are the most contagious when they're very sick. Some spread may be possible before people show symptoms. That's why you should stay home if you believe you're experiencing any virus-like symptoms.

What should I do if I feel sick or think I was exposed to the virus that causes COVID-19?

If you have symptoms of COVID-19, have been in close contact with a person sick with COVID-19, or traveled to an area with widespread or ongoing community spread of COVID-19, don't make an appointment or walk into your local military hospital or clinic. Instead, stay at home and speak with a Military Health System (MHS) registered nurse, who will assess your symptoms. The nurse can screen you for potential or suspected exposure or infection. If needed, they can coordinate a virtual visit with a health care provider.

EVERYDAY ACTIONS TO PREVENT THE SPREAD OF GERMS

- Wash your hands often with soap and warm water for **at least 20 seconds**.
- Avoid touching your **eyes, nose, and mouth**.
- Cover your cough or sneeze with a tissue and **immediately throw it away**.
- Avoid close contact **with people who are sick**.

REMEMBER: Routinely clean and disinfect frequently touched objects and surfaces, to include: **Phones, Light Switches, Keyboards, Door Handles and Faucets.**

Did You Know 5?

It's Tax Season: Do You Still Need Tax Documents?

(From the DFAS March 2020 Retiree Newsletter at <https://www.dfas.mil/retiredmilitary/newsevents/newsletter>)

We have easy, convenient options to get your 1099-R without having to call and wait on hold to speak to someone! You read that right! If you have lost or misplaced your 1099-R, we offer a variety of convenient options to request a replacement.

We recommend you take advantage of myPay. A myPay account is your one-stop source for all of your most important retired or annuitant pay information, including your 1099-R.

Please note: if you prefer to have a replacement of your 1099-R mailed to you, you must make the request **by March 31st** to receive your 1099-R in time to file your tax return on April 15. Keep reading to see our list of options to request a 1099-R.

Also note that current IRS guidelines state that IRS Forms 1095-B or 1095-C are **NOT REQUIRED** to file your tax return. For more information, see: <https://www.dfas.mil/taxes/aca>

Get your 1099-R and pay information 24/7 in myPay

The fastest and most secure way to obtain a copy of your 1099R is through myPay. Retirees and annuitants can log into myPay, and print a 1099R from the comfort of their home. Instructions are at:

<https://myPay.dfas.mil>

If you're not using myPay, now is a great time to get started. With the refresh this spring, myPay is now simpler, streamlined and more mobile-friendly. That means it's easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet.

Another advantage of using myPay is that you can download or print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees and up to two prior years for annuitants).

While you're in myPay, you can also easily check to make sure we have your correct mailing address and email address.

Additional ways to get your 1099-R

If you are not using myPay, we offer other convenient options to get or replace an IRS Form 1099-R.

Telephone Self-Service

For retirees, if your mailing address on file with DFAS is current, you can get a copy of your 1099-R through our telephone self-service option. To use telephone self-service:

- Call 800-321-1080
- Select option "1" for self-serve
- Select option "1" for retiree
- Select option "1"
- Enter your Social Security Number when prompted
Your 1099-R should be in the mail within 7-10 business days to the address we have on record.

SURVIVING SPOUSE CORNER

Craig Smith, Surviving Spouse/Personal Affairs Chair

There is still a lot of confusion on the elimination of the SBP-DIC Offset. To clarify, the first changes do not happen until February 1, 2021. And it will be automatic for those eligible. You do not need to contact DFAS. You will continue to receive Surviving Spouse Indemnity Allowance (SSIA) at its current rate as a benefit. This was intended to "Fill the Gap" for the reduction. But that all goes away in 2023 when full restitution of SBP (which is taxable) and DIC is complete.

This so called "Widows Tax" affected over 67,000 military widows. As more information is available, we will get it out to you.

The widow's pension which is available to low income veterans and survivors is provided by the VA. It is mean tested so very few qualify. I will be getting more information at future meetings.

But if you need long term hospice care in our area the VA has several beds allocated in certain nursing homes provided free of charge to veterans.

So, in continuation of my presentation in January on preparations that we can take as a couple and as a surviving spouse and avoid being vulnerable, here are more examples of scams on the seniors. Being prepared in our senior years is hard enough and when you're doing it alone it is even harder.

Funeral and cemetery scams. Bad actors read the obituaries and call or attend the funeral service and take advantage of a grieving widow claiming the deceased had an outstanding debt at which they will try to extort money to settle the fake debt and perhaps con you into giving up something of value.

And remember if your being cremated there is no need to buy the most expensive burial casket to be burned up, even the funeral director may try this one on a grieving family.

Fraudulent anti-aging products. You may laugh but looking younger and more attractive is a billion-dollar industry and a lot directed to seniors. The FBI has convicted and jailed fake Botox distributors which contained toxic chemicals. These bad actors were preying on the elderly in Arizona. Again, know your source and who is performing this treatment.

Each month I will touch on more financial scams to be aware of.

If you have a specific question or concern the following MOAA National Chairpersons are more than willing to help you address your specific concern, as am I. Their contact information is below:

Gail Joyce
mssvc02@gmail.com
(214) 676-2132

Micki Costello
mssvc02@gmail.com
(214) 770-4140

Chapter Calendar

1 April 2020. CANCELLED

5 May 2020. Dinner/Social with spouses/better halves/significant others: 6:30 PM, Caddyshack. 3122 Golfview Rd., Sebring.

3 June 2020. 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).

7 July 2020 Dinner/Social with spouses/better halves/significant others: 6:30 PM, Victoria's of Spring Lake, 100 Clubhouse Lane, Spring Lake, Sebring 33876.

5 August 2020. 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).

8 September 2020 Dinner/Social with spouses/better halves/significant others: 6:30 PM, Dimitri's Banquet Room, 2710 Kenilworth, Sebring 33870

7 October 2020. 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).

ALAN KENT NEEDS HELP: DAV VAN DRIVERS NEEDED!!!

As many of you know, the DAV supplies the local VA Clinic with 2 vans to be used to drive disabled veterans to Bay Pines VA Hospital, Bradenton VA Clinic and Cape Coral VA Hospital. The hospital pays for fuel & maintenance. We need to supply the drivers. Currently we are down to FOUR drivers... with a commitment of 12 - 20 runs per month. We lost a half dozen snowbird drivers who went home. We have 3 or 4 out with illnesses and/or injuries.

We NEED YOUR HELP. We need about a half dozen more drivers to drive at least one day per month. Most of the current drivers are former enlisted folks... a few, like me, are officers. There is no shame being an officer who drives enlisted to their appointments! I have been doing this for 10 years and enjoy almost every trip I drive! I am thrilled to be able to help them.

These veterans we transport are, for the most part, those who cannot afford to own a car or are physically unable to drive the 220 mile round trip to St Petersburg. Give up a day each month to help them... and you'll enjoy all the "sea stories" that you hear on the van!

Please contact our Van Coordinator, Fred Norton, at the Sebring VA Clinic at 863-471-6227, ext 22697.

Many thanks!!!

Alan Kent, LCDR, SC, USN-RET

MOAA Legislative Goals for 2020

- Ensure any changes to the Military Health System sustain military-medical readiness and beneficiary access to top-quality care.
- Sustain military pay comparability with the private sector and block erosion of compensation and non-pay quality of life benefits.
- Protect family support programs, and ensure military-provided services (housing, PCS, childcare) are affordable, readily available, and meet quality standards.
- End financial penalties for military survivors.
- End concurrent receipt penalties for military retirees.
- Achieve equity of benefits, protections and administrative support for Guard/Reserve members consistent with their active duty counterparts.
- Ensure timely access to service-earned benefits, and resist proposals to erode foundational services delivered through VA and DoD.
- Support legislation, policies, and programs to enable the seven uniformed services' ability to recruit, retain, and manage personnel.

Take Action. MOAA Legislative Action Link:

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

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.

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

The Heartlander is published monthly by members of the South Central Florida Chapter of Military Officers Association of America, P.O. Box 7841, Sebring, FL 33872. The Chapter is an apolitical and not-partisan, non-profit organization affiliated with National MOAA and the Florida Council of Chapters, MOAA, not associated with the Department of Defense. The views expressed do not necessarily reflect the views of MOAA, the Florida Council of Chapters, the Chapter or DOD.



Craig Statler was our March guest speaker. Our dinner/social took place just before the Coronavirus hit hard. We had a great turnout at the dinner.



Jean Dolby won the ladies' door prize.



Navy Band. Several members attended the Navy band concert at South Florida State College just before the Coronavirus hit.

Chapter Members in Action



Diana Borders, Jean Dolby, and Jackie Smith smile for the camera. This was Jean's first time with us.



New chapter member David Loy and his wife Jean Dolby.

**Now and Always
We'll be There.**



1-800-247-2192 • www.moaainsurance.com

USEFUL ADDRESSES, PHONE NUMBERS AND WEB SITES

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

Arlington National Cemetery: (703) 607-8000;
www.arlingtoncemetery.org

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

AAFES: (214) 312-2011; 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

Defense Commissary Agency: 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/rsl/appj/site;jsessionid=_liU5y-4sPqyCtIImmJgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1

Internal Revenue Service: (800) 829-1040; 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

Military Officers Assoc. of America: (800) 234-6622;
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

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

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

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

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

Social Security Administration: (800) 772-1213;
www.ssa.gov

Pay/SBP Questions: www.dfas.mil. Pay inquiries and update of pay or SBP records in case of death, divorce, or remarriage:

Retiree:

Defense Finance and Accounting Service
U.S. Military Retirement Pay
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

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

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

VA: 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