



# Heartlander

South Central Florida Chapter  
August 2020



## 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:** Glenn West, tel. 614-296-5881  
**Treasurer,** David Grey, tel. 785-282-5445  
**Secretary:** Doug Tait, tel. 863-385-1763  
**Recruiting/Retention:** Bob Posthumus, tel.: 757-876-4751  
**Legislative Affairs:** Tom Nunnallee, tel. 863-446-0055  
**Personal Affairs:** Craig Smith, tel. 207-703-3402  
**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.moaaf.org](http://www.moaaf.org)

**Take Action. MOAA Legislative Action Link:**

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

**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

**August Birthdays:** 14 August: Mackie Boone  
15 August: Charlie Martin

**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.

### If you want to sign up for a range of updates from MOAA National:

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 out on this valuable resource!

### 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:

Does it seem like 'Déjà vu all over again'?? Well, I am not telling you anything new, but our little friend COVID is still around. And by the way, COVID has no political affiliation. This is going to last a while and we will have to deal with it one way or the other. To that end, our Board of Officers and Directors decided to go forward with the dinner/social on 7 July....and we had a great turnout for the summertime. See pictures below. I know some of you were concerned about the event. We worked with the restaurant to ensure they were taking all possible precautions. We asked folks to bring their own masks (they did). We took everyone's temperature at the door (none had the slightest fever). And we had hand sanitizer everywhere you looked. (I now have enough for the next three plagues). As we move forward, we will continue to evaluate the situation. Our member meeting at the Sea Services Museum is still on for 5 August at 1830, with a board meeting immediately preceding at 1700. Again, we will ask all to bring their masks, we will take folks temperatures, have hand sanitizer, and we will be prudent. We hope to see you there.

In other news, MOAA National has been forced to cancel the October convention in Kansas City due to COVID. October is just too soon to have an event like that, which normally involves some 400+ people. Trying to set social distancing parameters and take precautions were just not feasible. They will do the event in some kind of virtual fashion. More to follow on that. By the way, that convention is where they present the Levels of Excellence awards, so we'll have to see how they handle that.

Again, thanks to all who attended the July dinner/social. Look forward to seeing you at the 5 August meeting at the museum. Cheers, Mike

### 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.

**Did You Know that Carl Nunziato is Quite a Guy?  
By Contributing Editor Blair Drake, Military Officer  
Magazine. Note: Carl Nunziato is one of our  
“Snowbirds”**

Student veterans at Youngstown State University (YSU) in Ohio have a state-of-the-art space on campus dedicated to serving their unique needs. The Carl A. Nunziato Veterans Resource Center, one of the few stand-alone buildings for student veterans in the nation, includes a lounge, televisions and video games, a community room, restrooms, computer labs, and a kitchenette stocked with donated snacks. It also offers VA counselors who can come to the center from Cleveland Veteran Center to meet with students.

It opened in September 2014 thanks to the efforts of several veteran alumni who led the campaign to raise \$1.4 million for the center’s creation. Among them, its namesake: Maj. Carl A. Nunziato, USA (Ret), a Life Member of MOAA and member of the [Mahoning and Shenango Valleys Chapter](#). In 2018, YSU renamed the center — originally called the Veterans Resource Center — in Nunziato’s honor.

Nunziato, a native of Youngstown who earned his commission as a second lieutenant through the YSU ROTC program, served two tours in Vietnam, during which he lost both of his legs after getting hit by a mortar during an enemy attack. He spent two years recovering at Walter Reed before earning his degree from Case Western Reserve University School of Law in Cleveland and then returning to his hometown where he worked for nearly 30 years in the banking industry.



**Mahoning and Shenango Valleys (Ohio) Chapter member Janet Oglesby (standing) observes (from left) student veterans Kera Mayfield and Randall Gillum play video games with chapter members Maj. Carl A. Nunziato, USA (Ret), and Maj. Rick Williams, USA (Ret), at the Carl A. Nunziato Veterans Resource Center at Youngstown State University. (Photo courtesy Mahoning and Shenango Valleys**

Nunziato isn’t the only MOAA member who has had an integral role with the center.

Coast Guard CWO Don Oglesby was a charter member of Mahoning and Shenango Valleys Chapter when he passed away in March 2014. Oglesby had presented the MOAA medal to the YSU ROTC cadet since 2010. (Cont.)

**Did You Know (Cont.)**

Memorial donations in Oglesby’s honor that the chapter then matched were used to create the video game area for the center. Today, the chapter continues to upgrade the entertainment center as necessary, and many chapter members have made personal donations to the center and to a scholarship fund for veterans and currently serving military members.

The Carl A. Nunziato Veterans Resource Center is managed by chapter member Maj. Patrick “Rick” Williams, USA (Ret), who has served as associate director of the Office of Veterans Affairs at YSU since 2013. The center has made the services Williams’ office provides more visible to the student veteran population.

“Formerly, my office was tucked away on the top floor of an administrative building, and nobody knew where I was,” he said. “When the Veterans Resource Center opened on campus, I moved into a 6,000-square-foot, two-story building dedicated to the success of our roughly 350 military-connected student population.”

Williams, who served 26 years in the Army and was a military science professor at YSU, said the center helps current and prior military members and eligible dependents achieve their academic goals and navigate their education benefits.

“While we can’t take care of every aspect of the college experience, we try to project ourselves as a ‘one-stop shop’ for veterans,” he said. “The majority of veterans on campus would tell you they love having a place on campus to get all their answers to veteran-related issues.”

**Did You Know 2? MOAA Seeks Legislative Fix for ‘Dreamers’ That Allows a Path to Citizenship Through Service**

MOAA joined with several other military service and immigrant advocacy organizations in a recent letter to Capitol Hill leaders asking for permanent legislative solutions to the Deferred Action for Childhood Arrivals (DACA) program as it pertains to servicemembers and their families.

The Supreme Court recently issued a [ruling](#) to preserve the DACA program. DACA provides protections for individuals commonly known as “Dreamers” -- undocumented immigrants who arrive in the U.S. as children. The program allows them to apply for [deferred action](#) and a work permit if they do not have a serious criminal record. So, what does this mean for servicemembers and their families?

There are approximately 800 DACA recipients serving in the U.S. military through the Military Accessions Vital to National Interests (MAVNI) program. Immigrant servicemembers contribute critical skills that make our military effective, including language translation and medical services.

As the military services struggle with [recruitment and retention](#), it is important to keep these contributions in mind. [A 2017 study](#) from the Migration Policy Institute estimates approximately 71,000 (Cont.)

### Did You Know 2? (Cont.)

dreamers could use military service as a path to citizenship if legislative solutions were put in place.

In the letter, MOAA and other military and immigrant advocacy groups ask House and Senate leaders to:

- Create a permanent legislative solution allowing Dreamers to obtain lawful permanent status. This would create a path to permanent citizenship through military service
- Ensure the 800 DACA recipients now serving in the military can continue to serve.
- Guarantee DACA recipients who have served or are currently serving be granted access to earned benefits including health care, transitional programs, and [Parole in Place](#), and are encouraged to take advantage of the existing fast track to citizenship.

In 2019, MOAA also submitted [a statement for the record](#) highlighting this issue and others that impact immigrant servicemembers, veterans, and their families.

### Did You Know 3? Veterans Community Unites Around NDAA Amendment to Cover Additional Agent Orange Presumptives—Cory Titus, MOAA National

A bipartisan amendment to the House version of the FY 2021 National Defense Authorization Act (NDAA) would match last week's [Senate NDAA amendment](#) and provide more good news for Vietnam veterans suffering from bladder cancer, hypothyroidism, and Parkinson's-like symptoms.

House Amendment 264, introduced by Rep. Josh Harder (D-Calif.), would add these conditions, which have been scientifically linked to Agent Orange exposure, to [the list of Agent Orange presumptives](#). The amendment echoes S.A. 1972, which was introduced by Sen. Jon Tester (D-Mont.) last week.

#### [TAKE ACTION: [Call](#) or [Write](#) Your Lawmaker Today to Support Vietnam Veterans]

Following the news from the Senate, the veterans' community came together quickly to show its support. Within a week of the announcement, MOAA joined with 32 organizations to send letters to [Senate](#) and [House](#) leaders asking for their support for the care and compensation of veterans affected by Agent Orange. Gold Star Wives of America and the Tragedy Assistance Program for Survivors shared support independently, adding to the list of organizations behind the measure.

"I'm heartened to see that Congress is not forgetting our Vietnam veterans," MOAA President and CEO Lt. Gen. Dana T. Atkins, USAF (Ret), said. "As a nation, we must ensure all our veterans are taken care of when they experience negative health consequences like toxic exposures from their service. When illnesses like bladder cancer, hypothyroidism, and Parkinson's-like symptoms meet the scientific standards to be connected with Agent Orange, we must add them to the list of presumptives. "Tens of thousands of veterans are suffering from these illnesses," Atkins said.. "Congress can care for (Cont.)

### Did You Know 3? (Cont.)

for them by providing the benefits and compensation they deserve. I urge Congress to include Sen. Tester's and Rep. Harder's amendments and pass them in this year's NDAA."

While 35 organizations are backing the measure, showing a high level of support, there are still challenges ahead with passing these amendments. The cost of providing these benefits has held up this issue to date; the VA has the authority to add these diseases to the presumptive list unilaterally, but without the funding, VA officials indicate they will have to make hard choices in cutting benefits to veterans in other areas. It remains uncertain this will be VA's position should Congress approve what could be the agency's [biggest budget ever](#).

This is where members of Congress need to hear your support on this issue. The House amendment will be considered by the House Rules Committee before making it to the floor, which is expected to happen this week. The Senate amendment will receive a formal vote next week. Many members are still learning about this issue and considering their votes for amendments, so now is the time to [call](#) or [write to](#) your lawmakers.

### Did You Know 4? VA Gets Boost in Emergency Funding for Community Care in 2021—contributed by CDR René Campos, USN (Ret), Senior Director of Government Relations, MOAA National

In an unusual maneuver July 9, the House Appropriations Committee approved by a vote of 30-20 its fiscal year 2021 funding package for DoD military personnel and construction projects and VA health care and benefits programs, designating \$12.5 billion in emergency funding to avoid budget cap restrictions imposed in last year's budget agreement to ensure adequate resources for veterans health care in the community.

The VA and lawmakers have been wrestling with the rapidly growing costs of veterans' health care in recent years. These increases are due in part to the passage of the [VA MISSION Act](#) in 2018 to address the long waiting lists for veterans seeking care in VA at the time. The FY 2021 funding boost in large part is to provide more funding for VA community care, which was expanded in the act. "We have finally achieved consensus with the Senate that the cost of VA health care is growing exponentially and cannot remain within the budget caps," said Rep. Debbie Wasserman Schultz (D-Fla.), chair of the House Appropriations Subcommittee on Military Construction, Veterans Affairs, and Related Agencies. "For that reason, the \$12.5 billion within the total is designated as emergency funding to adequately fund VA health care."

#### [RELATED: [As VA Grows Telehealth By 1,000%, See How Health Care Delivery Is Changing](#)]

The \$104.8 billion discretionary funding in the House bill for VA is \$12.3 billion above this year's spending levels but is \$35 million below the president's budget request. \$90 billion of the discretionary funding is for VA health care — in line with the president's request but \$9.8 billion (Cont.)

## Did You Know 4? (Cont.)

above FY 2020 authorization.

Some of the VA provisions include:

- \$10.3 billion for mental health care and \$313 million for suicide prevention outreach.
- \$661 million in gender-specific care for women.
- \$1.9 billion for VA homeless assistance programs.
- \$504 million for opioid abuse prevention programs.
- \$300 million for rural health initiatives.
- Increase funding in medical and prosthetic research, implementation of VA's electronic health record system, and VA construction projects.
- \$3.2 billion for VA Benefits Administration operations to include processing of disability claims and appeals backlogs — \$62 million more than FY 2020.
- \$94.2 billion for advance FY 2022 funding for VA medical programs, and \$145.3 billion in advance mandatory funding for VA benefit programs to ensure continuity in veterans' health care and benefits in the event of continuing resolution or disruption to the funding.

House Appropriations Committee Chair Rep. Nita Lowey (D-N.Y.) stated, "This bill makes unprecedented investments in our veterans through our VA medical system to ensure that every veteran has access to the top-notch health care they deserve."

MOAA is grateful for House appropriators making VA's budget a top priority again this year and for lawmakers' understanding of how important this funding is for our veterans. It is especially critical during this time as the country continues waging war against COVID-19.

The bill will now go to the full House for a vote. We urge the House and the Senate to move quickly in passing the VA appropriations bill and the 11 other government spending bills so funding for VA and all federal agencies will be in place when the new fiscal year begins Oct. 1.

## SURVIVING SPOUSE CORNER

### Craig Smith, Surviving Spouse/Personal Affairs Chair

I wanted to expand on last month's article concerning SBP/DIC elimination and if these changes affect remarriage.

There has been some confusion by the amount of frequently asked questions on the DFAS website.

**BOTTOM LINE:** There is no change regarding the age and eligibility with remarriage and its effects on SBP or DIC, which continue to be in effect at this time. Section 622 of the National Defense Authorization Act for Fiscal Year 2020, provides all of these details. Some Surviving Spouses only receive DIC and will continue to receive their portion. If SBP was declined at retirement, it was an irrevocable decision; there is no redo or open season to apply. Special Survivor Indemnity Allowance (SSIA) is an SBP benefit that was a supplement for the DIC offset. This benefit is eliminated when the SBP/DIC offset is completely eliminated 1 January 2023. DFAS has indicated these changes will automatically take place.

In case you were not aware Amazon has a charitable site called Smile Amazon, of which MOAA is part of. Because of COVID, I have been doing more than usual online shopping using Smile Amazon and just received my statement saying how much I have donated to MOAA through Smile Amazon. So, I would recommend trying using Smile Amazon and choosing MOAA as your charity.

All of us retirees should be avoiding large crowds and doing more shopping online as a result of COVID-19. Stay safe and stay well.

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 or you may contact me at 207-703-3402.:

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

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

**From Glenn West: Bealls coupons:** Some of you bought the coupons, but then COVID-19 came to town. Fear not. Resolution is that coupons can be taken to the store and honored anytime. The next planned sale will be in August. Current coupons can be exchanged for new ones when available. All is not lost

**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.

**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:



## 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 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>

## Chapter Calendar

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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).

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**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).

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

**2 December 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).

**15 January 2021.** 2nd Annual Gala at the Island View Restaurant at Sun N' Lake clubhouse, 5223 Sun N' Lake Blvd, Sebring. Time to be determined.

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.

**CHAPTER MEMBERS IN ACTION**



**Annabel Humble, Jim and Cindy Robertson, and Ed Gadbois**



**Lola Dixon and Wanda Reeves, Dick Miller, and Bonnie and Randy Smith**



**Glenn and Pam West with Peggy and Bob Brooks**



**Fred and Pat Carino, Dave Grey, and John Tauchen**

**CHAPTER MEMBERS IN ACTION**



**Pat Tait, Joann Posthumus and Diana Borders in COVID mode**



**Mike presents guest speaker Michelle Tauchen with a famous MOAA cup**



**Tammie and Mark Colbert with Mark and Marie Milia**

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## 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/rsl/appj/site;jsessionid=\\_liU5y-4sPqyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1](https://www.dmdc.osd.mil/rsl/appj/site;jsessionid=_liU5y-4sPqyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!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.gibill.va.gov](http://www.gibill.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)