

Heartlander

South Central Florida Chapter June 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

Florida Council of Chapters website: www.moaafl.org

Take Action. MOAA Legislative Action Link:

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

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.

President's Message:

Well folks, it is time to get back to business! We will have a membership meeting at the Military Sea Services Museum on 3 June at 1830 hours (6:30 PM for all you civilian types). Our board will meet just prior, at 1700, and all are welcome to attend and observe. We will have a fascinating "show and tell" on the WWII USS Enterprise aircraft carrier complete with a 1:48 scale model. Our own Fred Carino, who built the model (with help from his "friends") will give the presentation. We will also review what has been going on behind the scenes for the last couple of months with regard to our chapter's admin/log/business activities. For the record, your board has been active to keep us on track.

Our next dinner/social with spouses/better halves/ significant others: 6:30 PM, Victoria's of Spring Lake, 100 Clubhouse Lane, Spring Lake, Sebring 33876. We will work with the restaurant to mitigate and ameliorate your COVID-19 concerns. If you are sick, please do not attend. If you are well, we hope to see you there—so be there or be square!

Did You Know?

Our Chapter Won Another MOAA Foundation Grant-\$5,000

Great news chapter members!! Once again, our chapter was selected as one of the very few in the nation to receive a grant from the MOAA Foundation. This is the fourth time. Only 23 of the roughly 400 chapters from around the nation qualified for the grant. By the way, 5 of the 23 are from Florida. With this fourth iteration, this brings the total our chapter has brought into the community to some \$17,000. Mrs. Mackie Boone was the spark for this program, first alerting us to the program when it started three years ago. Our chapter was one of the first seven to qualify that year: we have done so each time since. What do we do with the money? Well, we are a member of the Highlands County Veterans Council, a "confederation" of the local veteran groups. This "group of groups" operates an emergency assistance fund for needy veterans as well as a food pantry. Veterans and their families who find themselves in dire financial situations can apply for assistance, and after a careful vetting process, get help. The group also puts together Thanksgiving and Christmas baskets for about 40 families prior to each holiday. It is a very worthy cause and a great way to help our fellow veterans who are less fortunate.

BONUS!! Breaking News!! The MOAA Foundation has informed us that we will receive an additional \$5,000!! This money will specifically be tied to "COVID-19" assistance in the community. The board will meet on 3 June at 1700 at the Sea Services Museum, right before our meeting at 1830. We will discuss how to use the additional money at that time. Stay tuned.

May Birthdays: 8 June: Herb Smith 8 June: Mack Payne

26 June: Tom Damron

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.



Taps: Gordon White

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

Did You Know 2? MOAA Advocates During the COVID-19 Pandemic—a Virtual "Storming"

During the month of May, MOAA members from around the country are engaging with their elected representatives to address a key issue of concern. That issue is the Defense Department's initiative to consolidate the medical resources of the military into a single Defense Health Agency. Sounds like a good idea, doesn't it? But part of the plan includes eliminating 18,000 medical billets across the services, kicking retirees out of the system nearly entirely, and even forcing active duty family members to look for medical care off post/base. Just think about how that last item will affect recruiting and retention!! This plan is shortsighted, and ill-conceived. And that was before we even knew about things like COVID-19. Wouldn't you know it, the DoD has had to activate thousands of reservists and National Guard personnel to deal with the crisis. And they haven't reduced the billets yet!! Here in the state of Florida, the state-level organization of MOAA, known as the Florida Council of Chapters (FCoC), organized several "teams" to reach out to all 29 federal legislators on this issue. In some cases, we talked to "staffers," and in others, we actually were able to speak to the representative. Will we be successful? Only time will tell. But we did see some of the representatives react by generating letters to the leadership of the House Armed Services Committee challenging the initiative. An additional attachment is provided that lays out our talking points. Feel free to reach out to your two senators and to our congressional representative on this important issue. Go to the "TAKE ACTION" link or button on the front page of the newsletter or on our chapter website: www.scfcmoaa.org for this and other important legislative priorities of your organization— MOAA.

Did You Know 3?

VA expands access to virtual hearings--Virtual hearings provide Veterans a new option to have their appeal heard.

The VA Board of Veterans' Appeals announced it is expanding access to virtual hearings to all Veterans awaiting their Board hearing after successfully testing the capabilities during the last year. Virtual hearings are a secure, confidential and convenient option for Veterans and their representatives to have their Board hearing held from a location of their choosing.

The Board moved quickly to put this option into place in response to COVID-19 and the temporary suspension of in-person hearings. For Veterans who opted to have a hearing, choosing the virtual hearing will allow the Board to decide a Veteran's appeal more quickly. Virtual hearings became a permanent option for Veterans, April 10, when President Trump signed the VA Tele-Hearing Modernization Act into law. To date, the Board has successfully held more than 640 virtual hearings and has the capacity to hold 250 per week.

Did You Know 3? (Cont.)

There are many openings on the virtual hearing docket for Veterans and their representatives considering this option. "Providing veterans the option to participate in their Board hearings from a location of their choosing is yet another way VA and the Board are continuing to modernize," said VA Secretary Robert Wilkie. "This option helps VA ensure Veterans continue to receive important benefits and services, especially in these difficult times."

More information on virtual hearings can be found here.

Did You Know 4?

There are now <u>8</u> Uniformed Services! MOAA Will Have to Change its Seal.



MOAA has long been an organization for the *seven* uniformed services of the United States. Of course, the military & armed & uniformed services: Army, Marine Corps, Navy, and Air Force + the armed & uniformed service: Coast Guard + the uniformed services: Public Health and NOAA.

Well, now we have an additional one to add: the **U.S. Space Force**. The head of the Space Force is a 4-star general and came from the Air Force. Just as the Department of the Navy has both the Navy and Marine Corps as components, the Department of the Air Force will have the Air Force and Space Force as components. Their uniforms will initially be similar to the parent service or will be of the parent service the members come from. Right now, the #2 is an Army general, for example. This year's graduating class of the USAF Academy included 88 officers going right to the Space Force. Enlisted members are being recruited from all services and from civilian life as well. The Space Force has already featured recruiting commercials on television, has formally presented their flag to President Trump for display alongside the other service flags in the Oval Office, and has even launched a rocket or two from Cape Canaveral. Their motto hasn't been established, but no doubt, these highly qualified men and women will do us proud. Perhaps "Ad Astra" would be fitting—To the Stars!



SURVIVING SPOUSE CORNER Craig Smith, Surviving Spouse/Personal Affairs Chair

The following article is a reprint from the MOAA website which provided a list of resources for surviving spouses. I really thought it was a great article to share here because many chapter members to not have access to the website or MOAA magazine. These are the best available resources to receive help or get information.

(This article originally appeared in MOAA's Council and Chapter News update, which is delivered monthly in <u>The MOAA Newsletter</u>.

The below resources can help surviving spouses navigate the complex world of obtaining military benefits, find muchneeded comfort and support, and work through the difficult days after the loss of a spouse.

National MOAA. MOAA can be your first line of information. You'll find <u>online resources</u> such as links to most benefits agencies and articles written by experienced professionals and regular folks who have been where you are.

MOAA Chapters. Find your local MOAA chapter, and you'll have a community of supportive friends who are willing to assist you with many of your questions. Most chapters have a surviving spouse liaison who is directly connected to a network of people who have a shared experience.

MOAA Surviving Spouse Virtual Chapter. Join this quarterly conference call for information and have your questions answered. It is a great forum to connect with the military community of surviving spouses. Hear firsthand from experts in financial planning, benefits information, and more. For additional information or to join, email mssvc02@gmail.com.

Military OneSource. Find information and resources for all areas of military life on this <u>comprehensive website</u>. Special sections include DoD Casualty Assistance information and links to other important resources.

Tragedy Assistance Program for Survivors (TAPS). TAPS offers many resources for those experiencing the loss of a loved one, including a library of books, retreats, camps for children, and a social community.

Your Financial Adviser. Hopefully you have a financial adviser who can assist in navigating the complex world of filing for benefits and how to manage financial resources in the days ahead. Be sure to have an adviser who is not trying to sell a product but can deliver expert advice. Look for someone with the certified financial planner (CFP) credential.

Department of Veterans Affairs. The VA is a very large government agency, and it might be difficult to navigate to get the answers you need. A Veterans Service Organization (VSO) can assist you. (Cont.)

SURVIVING SPOUSE CORNER (Cont.)

Snopes.com. There are many internet rumors and fake stories. You can avoid misinformation by checking with a trusted source. Snopes.com provides thebackground and lets you know if what you heard is fact or fiction. Beware of the ads that are peppered throughout the site; they can be easy to click on by mistake.

Gold Star Wives of America Inc. This organization was founded after World War II and provides a unique service for a widow/widower not available from any other organization.

Surviving Spouses of MOAA Facebook Page. If you have an account on Facebook, you can join this group and make connections with MOAA surviving spouses from across the U.S. The page has been a valued resource for information about the Survivor Benefit Plan-Dependency and Indemnify Compensation offset and was instrumental in the advocacy that led to its repeal.

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

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

Hardee and Sebring Air Force Junior ROTC Units Selected for Distinguished Unit Award

Both Hardee and Sebring AFJROTC units were selected to receive the Distinguished Unit Award from Headquarters. Air Force Junior ROTC. They were among 387 units to receive the 2019-2020 Air Force JROTC Distinguished Unit Award. This award recognizes Air Force JROTC units that have performed well above and beyond normal expectations, and that have distinguished themselves through outstanding service to their school and community while meeting the Air Force JROTC citizen development mission for America. Air Force JROTC is located in some 890 high schools across the United States and at selected schools in Europe, in the Pacific, and in Puerto Rico. Air Force JROTC enrollment includes more than 125,000 cadets who do over 1.5 million hours of community service each year. Both schools exceeded their community service goals for the year, even though a few weeks were cut out due to COVID-19. The Hardee program is led by chapter member LtCol, USAF (Ret) Steve McDaniel, and the Sebring program is led by chapter member Col, USAF (Ret) Mark Colbert.

This year, Hardee cadets enjoyed participating in a number of exciting activities and trips. They took a 4-day trip to tour the mighty battleship U.S.S. Alabama and the submarine U.S.S. Drum. The cadets also toured the World War II Museum in New Orleans, Louisiana and the Museum of U.S. Naval Aviation aboard N.A.S. Pensacola. Closer to home, Hardee cadets put-in an average of 13.6 hours of community service per cadet despite the 19-20 service year being cut short by one month. Hardee cadets also engaged in an overnight camping trip at the county's Fazzini Outdoor Classroom. This highly anticipated activity involved canoeing on the Peace River, intra-cadet corps competition including tug-o-war, trivia, fire-building, and balloon tossing. The Wildcats conducted a joint service color guard with DeSoto High during the Bluffs Charity Golf Tournament last fall. Over 20 cadets helped put on the North Wauchula Elementary Annual Field Day for the students right before operations were suspended because of the COVID-19 outbreak. Cadet Kassandra Jimenez was selected for the Air Force Flight Academy, but her training will be postponed to 2021. Next year, Hardee hopes to have their first students take the FAA Commercial Drone Pilot Test in order to receive their operator licenses. Sebring cadets enjoyed taking two exciting trips this school year. They first went to the Kennedy Space Center for day long tour of the recently expanded center. This trip was the first trip to the center for 90% of the cadets. The second trip was to TreeUmph, the tree obstacle course in Bradenton, FL. Cadets tested their balance, climbing and agility on the obstacles ranging from 5 feet to 50 feet in the air. Eight cadets made it through all five levels and earned an achievement award for their efforts. The Sebring HS Color Guard Team served as the Grand Marshalls of the Pistons and Props where they greeted people (Cont.)

Hardee and Sebring Air Force Junior ROTC Units Selected for Distinguished Unit Award (Cont.)

on Pit Row, told the drivers to "Start your engines," and also also presented the flags for our National Anthem. The group increased their support to Terror Trail this year, providing 10 adults and 25 cadets as actors and security to this annual fundraiser for the Humane Society. Cadet Matthew Andrews was selected to attend the Air Force Academy next year, and Cadet Camila Norona was selected for the Flight Academy program as well.

The objectives of the Air Force JROTC program are to educate and train high school cadets in citizenship and life skills; promote community service; instill responsibility, character, and self-discipline through character education, and to provide instruction in air and space fundamentals. Enrollment is open to high school students who are in the 9th to 12th grades.

Chapter Calendar

- **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.
- 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

5 August 2020. Board Meeting: 1700 (5:00 PM) Business

- **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.

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.

MOAA Legislative Goals for 2020

- Ensure any changes to the Military Health System sustain military-medical readiness and beneficiary access to topquality 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 militaryprovided 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

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:



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.

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.

PURPOSES OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

The Military Officers Association of America (MOAA) is a not-forprofit 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

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!

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.

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.

ROTC STUDENTS IN ACTION



Sebring HS: Pistons and Props at Sebring Racetrack



Hardee HS: Visit to the USS Alabama battleship in Mobile



Hardee HS: Cadets in joint color guard with DeSoto HS



Hardee HS: Cadets at Fazzini Outdoor Classroom



Sebring HS: Visit to Kennedy Space Center



Sebring HS: Cadets at "TreeUmph" Obstacle Course in Bradenton

Now and Always We'll be There.



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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/

<u>BurialAtSea.aspx</u>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/appi/

site;jsessionid= liU5y-4sPqtyCtlmmgUJThnUWUeAanhbl5E aGXQn4lh2pEEKpso!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; <u>www.insurance.va.gov</u>

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

GI Bill: (888) 442-4551; <u>www.gibill.va.gov</u>

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