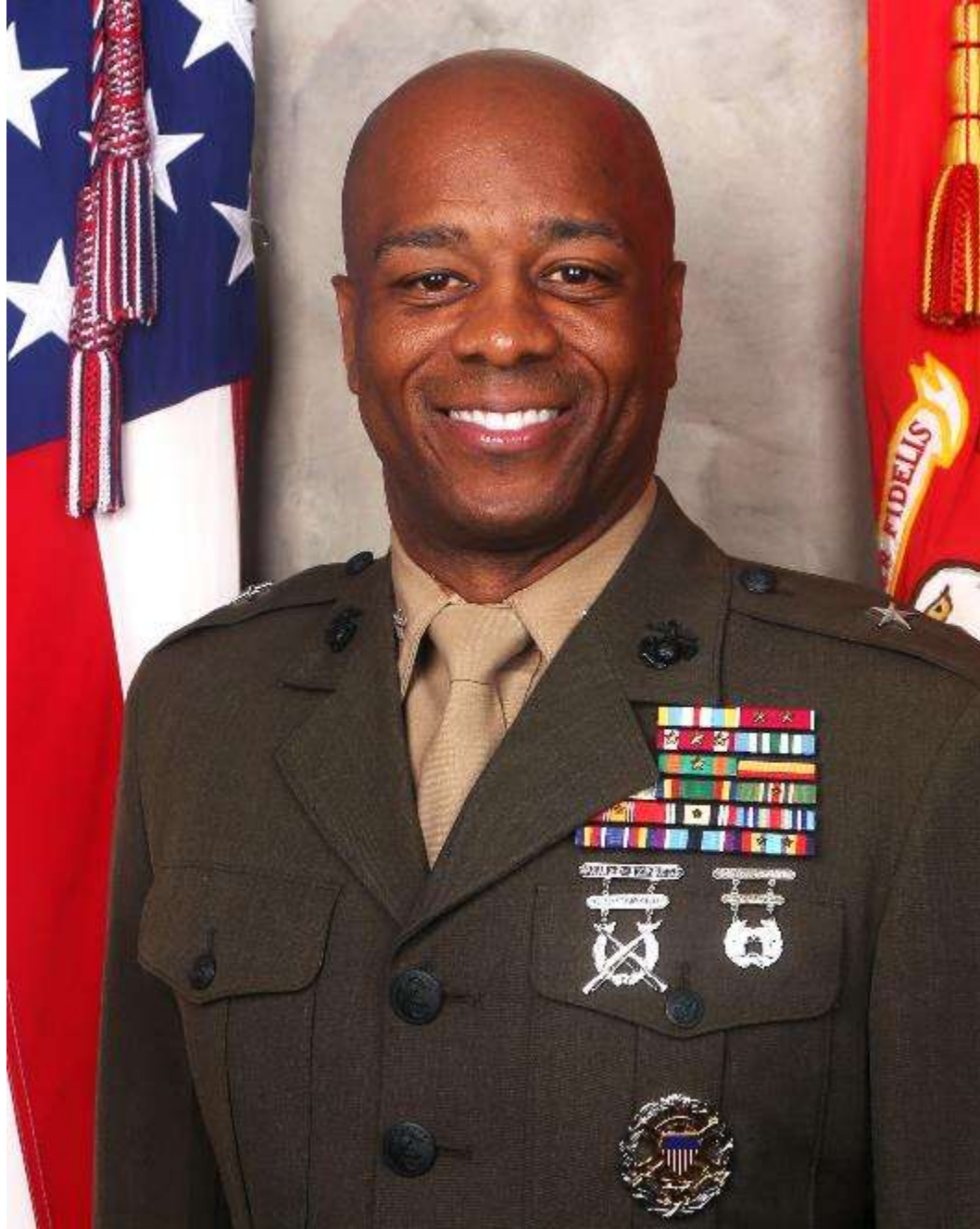


Welcome to the

**32nd Annual Military
Veteran and Retiree Expo
Camp Pendleton 2025**

AGENDA

- Official Opening
- Armed Forces Medley
- POW/MIA Proclamation and Chaplain's Invocation
- Presentation of Colors & National Anthem
- Welcoming remarks by guest speaker, BGen Nick Brown
- Defense Finance & Accounting Services
- Department of Veteran Affairs (DVA)
- Tricare Updates by TriWest
- Legislative Updates, Military Officers Association of America
- Better Business Bureau/Lunch
- Navy and Marine Corps Relief Society
- MCCS and Base Update Closing Comments







Retired & Annuitant Pay

Defense Finance and Accounting Service

Retiree Appreciation Seminar



Wayfinding Webpage: “Quick Tools” Page



- Concept: Find the most-requested tools quickly
 - ✓ Prioritized according to customer feedback and highest call drivers
- Available now! <https://www.dfas.mil/raquicktools>

Quick Tools for Retirees, SBP Annuitants and Survivors

On this page you will find links to our most popular self-service tools for **retirees**, Survivor Benefit Plan (SBP) **annuitants**, and **survivors** below for your convenience. For news and additional resources, please visit our other web pages on DFAS.mil.

[Retirees, start here](#)

[SBP Annuitants or Survivors, start here](#)

To [Report the Death of a Retiree](#) using our convenient online tool, [click here](#).

To [Report the Death of an SBP Annuitant](#) using our convenient online tool, [click here](#).

Check Out Our New Online Tools to Make Managing Your Pay Account Easier! [Click Here to Watch Our New askDFAS Tips Video](#) to See How Easy it Can Be!



Improvements to askDFAS



Upload Form

- ✓ Upload a PDF of a signed form, request or document.



Ask Question

- ✓ Ask a question about your account.



Online Forms

- ✓ Retirees and SBP annuitants – change mailing address.
- ✓ Report retiree or annuitant death.
- ✓ Request mailed Verification of Pay letter.



New askDFAS Tips Video –DFAS YouTube



YouTube Search

ASK DFAS

0:52 / 4:55

askDFAS Tips: A Simple Way to Manage Your Retired or SBP Pay Account

DFAS 27.8K subscribers

Subscribe

30

Share



Redesigned Forms Library Webpage



Then

vs.

Now

Form Number	Title/Description	Supplemental Instructions
Retired Military Pay Accounts:		
Address Forms:		
DD 2888	Retiree Change of Address/State Tax Withholding Request	
Apply for Retirement:		
DD 2868	Retirement Application - Data for Payment of Retired Personnel	
DD 148	Application for Correction of Military Record	
Banking and Checking Forms:		
OF 1188-I	International Direct Deposit Enrollment	Instructions
DD 2660	Authorization to Start, Stop, or Change an Allotment	
DD 2880	Statement of Claimant Requesting Recertified Check	
*Note: this form is temporarily unavailable		
FM 8 Form 1201DFA 8	Sign-Up Form for the Direct Express® Card for Benefit Payments	
FA 8 Form 1201W-DFA 8	Request for Payment of Federal Benefits by Check	
Direct Deposit Authorization for Retired and Annuitant Pay		
	Direct Deposit Authorization for Retired and Annuitant Pay	
Retiree Beneficiary Forms:		
DD 2884 Form Wizard	Designation of Beneficiary Information	
DD 2884 Printable PDF Form		
DD 2884	Voluntary Separation Incentive Beneficiary Designation	
Debts:		
DD 2728	Waiver/Remission of Indebtedness	Instructions
Financial Statement of Debtor		
	Financial Statement of Debtor	Instructions

How to Find a Form

Our forms are organized by customer and purpose to help you find the form you need.

There are two ways to navigate this page:

- (1) click on the box below that is most relevant to you to jump to a specific section and then scroll down for a specific form; or
- (2) scroll down the webpage to the relevant customer section and specific form.

Get Started. I Need...



Categories of Forms for Retirees

To find the correct form, please choose a purpose category from the options below by clicking on a box. Or you can scroll down the webpage to find the specific form.



Redesigned Forms Library Webpage



Get Started. I Need...



Purpose-led design
Click or Scroll navigation

Organized by demand
Cross functional input

To find the correct form, please choose a purpose category from the options below by clicking on a box. Or you can go to the website to find the specific form.



Mailing Address Change - Retirees

Options:

- Use the convenient [eDFAS online tool](#) to update your mailing address.
- Use myPay ([https://mydfas.mil](#)) to update your mailing address.
- Use the DD Form 2656 [Retiree Change of Address Request/State Tax Withholding Authorization](#) to update your mailing address.

Tools and Information:

- Remember to also update the VA and other government agencies if you have a new mailing address.
- If you have state taxes withheld from your pay and you move to a new state, use myPay or the DD Form 2656 to change your state tax withholding.

Beneficiary for Last Retired Pay Payment (Arrears of Pay - AOP) - Designate or Update

Options:

- Use myPay ([https://mydfas.mil](#)) to designate or update your AOP beneficiary.
- Use our helpful [DD Form 2656 Designation of Beneficiary Information Sheet](#).
- Use the printable [DD Form 2656 Designation of Beneficiary Information](#).

Tools and Information:

- If you click on a file and you see a "Please wait..." message you will need to download the file to your computer and then open and use it.
- Your Arrears of Pay beneficiary is separate from your Survivor Benefit Plan (SBP) beneficiary.
- If you experience a life changing event, remember to update your beneficiary and your beneficiary's contact information.

Preferred options
Tools and Information

Visit today!

<https://www.dfas.mil/raforms>

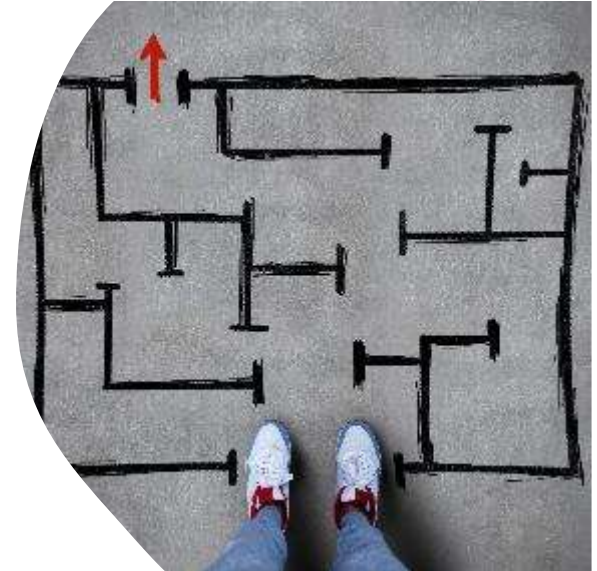


Form Wizards

- Adding to our suite of Form Wizards.
- Helpful for medical retirees, Gray Area Retirees.

- Available Wizards for Retirees

- DD Form 2894 Designation of Beneficiary
- DD Form 2656-6 Survivor Benefit Plan Election Change Certificate
- *DD Form 2656 (in the works)*
- More to come



- Available Wizards for SBP Annuitants

- DD Form 2656-7 Verification for Survivor Annuity
- DD Form 2788 Child Annuitant's School Certificate
- DFAS 9415 Representative Payee Certification

- Available Wizards to Claim Arrears of Pay of a Deceased Person

- SF 1174 Arrears of Pay





- Members will find a list of topics in the newsletter with a brief description of each article
- To access the newsletter, copy and paste the link below to your internet browser www.dfas.mil/retireenews
- The newsletter is downloadable in PDF and can be shared with other retirees
- DFAS Retiree Newsletter is a DoD Top 10 Most visited webpage





Best Uses:

- Making changes to Banking info
- Updated contact info
- Obtaining records
- Changing beneficiaries

Transactions processed directly
No forms
No signatures
No communication errors
Repeated access to documents

mypay.dfas.mil



myPay Password Reset & Two Factor Authentication



myPay now allows temporary passwords to be sent via text

Here are some things you can now do with 2FA:

- ✓ Requires something you know (Login ID/Password) and something you have (a one-time PIN sent to your selected contact method)

Available Contact Methods

- ✓ **Text: domestic and overseas numbers**
- ✓ Third-party Authenticator App



Contact Method Preferences

- ✓ Manage preferred & Alternate contact methods from personal settings
- ✓ Email or Mobile Numbers not designated as preferred or alternate for 2FA may still be used to receive informational messages via SmartDocs





myPay Website www.myPay.dfas.mil

- ✓ Not only can you access your account from here, but there are also multiple resources available, including FAQs, ASK myPay, Quick Links, System Availability, and myPay announcements.

DFAS Website www.dfas.mil/mypayinfo/

- ✓ You'll find myPay release information, tips and other news on the DFAS official website.

Ask myPay corpweb1.dfas.mil/askDFAS/custMain.action?mid=2

- ✓ Browse frequently asked questions and answers or submit a question of your own using the Ask myPay application.

myPay on Facebook www.facebook.com/DFASOfficial

- ✓ Follow DFAS on Facebook to get up-to-date information on system availability and other myPay news.



Changes for Retirees Who Pay SBP Premiums Directly



- In June of 2025, R&A will start issuing billing statements and collecting the payments directly
- Payments will no longer go to the Treasury's CRS
 - Retirees affected by this should receive a letter
- How to make these payments
 - <https://www.dfas.mil/payforsbp>
 - Deductions from your VA Pay
 - Pay.gov
 - **Payments can be mailed to:**
 - Defense Finance And Accounting Service**
 - SBP Remittances**
 - PO Box 979013**
 - St Louis, MO 63197-9000**



Deductions from your VA Pay



- Retirees who receive pay from the VA has the option to have their SBP monthly premium payments deducted from their VA disability compensation
- This eliminates the need to make a payment each month
- Simply complete a DD Form 2891
- Visit for more information
<https://www.dfas.mil/RetiredMilitary/provide/sbp/payment/>



Difference between AOP and SBP



Survivor Benefit Plan (SBP)

Decision made at retirement

Monthly annuity to the Beneficiary for a monthly cost

~ Spouse

~ Former Spouse

~ Child

~ Natural Interest Person (NIP)

Limited opportunities to change election

~ Life changing event

~ 25-36 month of retirement

~ Decline only

~ Open Seasons

Arrears of Pay (AOP)

Beneficiary can be changed at any time

Prorated payment for month of death

Any payment made after the retiree's death will be reclaimed in its entirety

Anyone can be designated



Reporting Life Changes to DFAS



Providing current contact information to DFAS is important

Providing a current email address will enable DFAS to send you notifications

Notify DFAS of life changes:
marriage, divorce, children (adoption), graduation and death

Note: Use DD Form 2656-6 to change SBP coverage if you have experienced a life-changing event

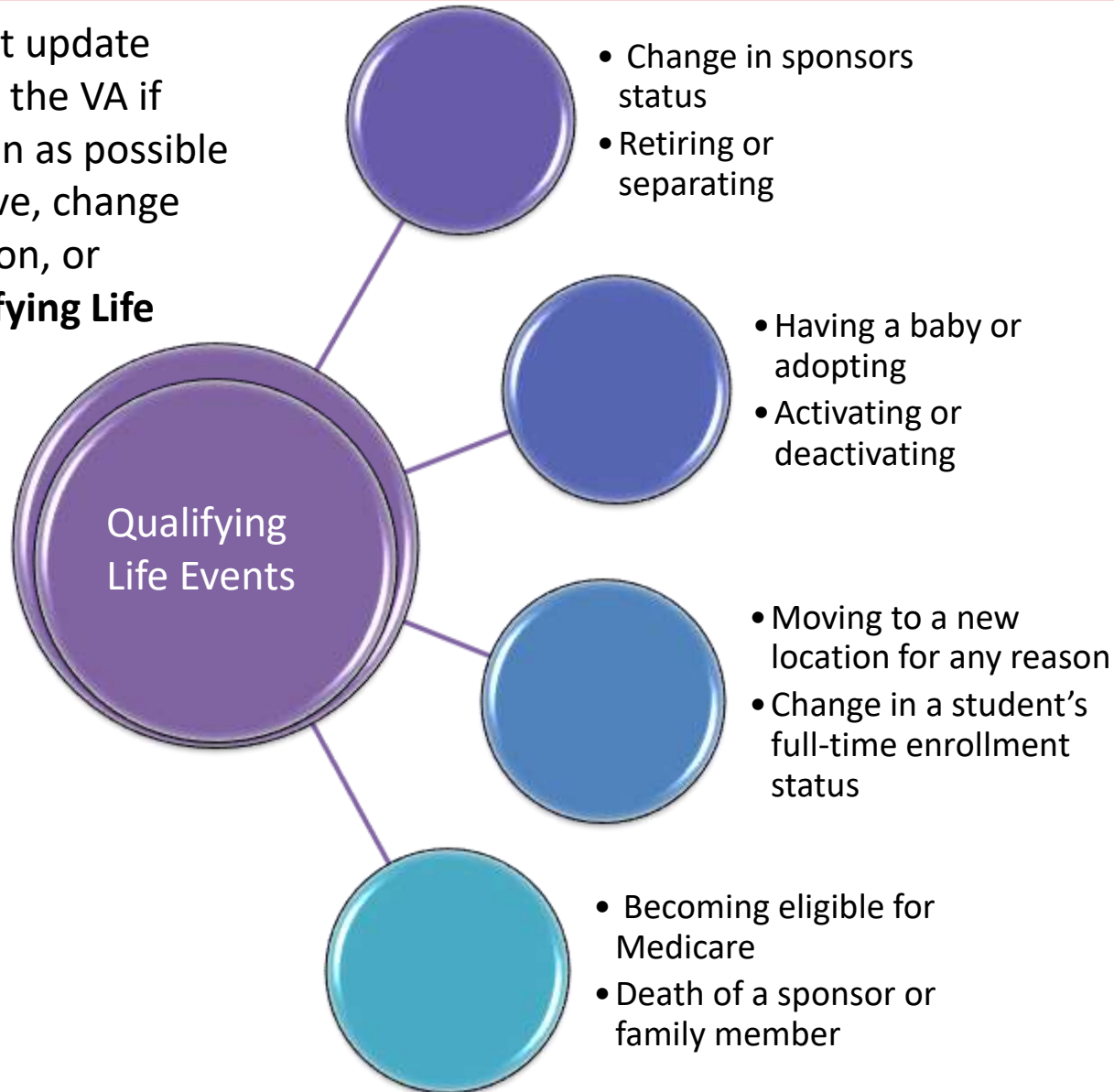
TIP: when sending correspondence to DFAS, include your full name, SSN, signature and the date on ALL correspondence.



You must also send information to DEERS and the VA



Beneficiaries must update DEERS, DFAS, and the VA if applicable, as soon as possible anytime they move, change contact information, or experience **Qualifying Life Event** (QLE).



How to Update DEERS and The VA



Updating DEERS, visit www.TRICARE.mil/DEERS

To update contact information:

- Make updates on milConnect at milconnect.dmdc.osd.mil/
- Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883)
- Fax updates to 1-800-336-4416 (Primary) or 1-502-335-9980 (Alternate)
- Mail updates to: Defense Manpower Data Support Office Attn: COA 400 Gigling Road Seaside, CA 93955-6771

*To add or remove family members, local ID card office.

Updating VA, visit www.va.gov

- Call 1-800-827-1000



If You Have Questions



<https://www.dfas.mil/>



Customer Care Center:
(317) 212-0551 or Toll-free (800) 321-1080



Damon Jenkins
Outreach Supervisor

Tim Sellers
Military Service Coordinator



Veterans Benefits Administration

Connecting With Those Who Serve

Department of Veterans Affairs

<https://www.va.gov>

Veterans Benefits Administration (VBA)

Disability Compensation

Pension

Fiduciary

Education

Veteran Readiness and Employment (VR&E)

Home Loans

Insurance

Appeals Modernization

<https://benefits.va.gov/sandiego/>
1-800-827-1000



Veterans Health Administration (VHA)

VA Medical Centers

Community Based Outpatient Clinic

Vets Center

Ambulatory Care

Women's Clinic

OEF/OIF/OND Clinic

Homeless Veterans Program

<https://www.sandiego.va.gov>
1-877-222-8387



National Cemetery Administration (NCA)

National & State Cemeteries

Headstones & Markers

Presidential Memorial Certificates

<https://www.cem.va.gov/cems/nchp/ftrosecrans.asp>

<https://www.cem.va.gov/cems/nchp/miramar.asp>

Scheduling Office:
1-800-535-1117
1-866-900-6417 FAX
NCA.scheduling@va.gov



Eligibility for VA Benefits

The three main groups that are eligible for VA benefits are:

- Veterans,
- Servicemembers, including National Guard and Reserve members, and
- Dependents and Survivors of Servicemembers or Veterans.



Servicemember



National Guard Member



Veteran



Reserve Member



Dependents and Survivors



Discharge Criteria

- To be eligible for VA benefits the Veteran must have one of the following discharges:
 - **Honorable**
 - **General (Under Honorable Conditions)**
- The following types of discharges may not be eligible for VA benefits:
 - Other Than Honorable
 - Bad Conduct Discharge (BCD)
 - Dishonorable Discharge
- How to upgrade? <https://www.va.gov/discharge-upgrade-instructions/>



Eligibility for Disability Compensation

General Eligibility Requirements

- The disability is related to an injury or event experienced while on active duty.
- Worsened or aggravated by service, or is presumed by VA to relate to military service.

Examples of Injuries Incurred in or Aggravated While on Active Duty:

- Torn Knee Ligament
- Migraine Headaches
- Back Condition
- Tinnitus
- Post Traumatic Stress Disorder
- Traumatic Brain Injury

PRESUMPTIVE DISABILITY BENEFITS

VA presumes that some disabilities are a result of military service. A

Servicemember or Veteran may be eligible to receive disability benefits if he or she has a qualifying disability related to certain conditions of service such as exposure to Agent Orange or radiation, or being a former prisoner of war.



National Guard and Reserve members with active service may qualify for a variety of VA benefits. Active service includes:

- **Active duty (Title 10)** - full-time duty, such as, but not limited to, a unit deployment during war, including travel to and from such duty, **OR**
- **Full-time National Guard duty (Title 32)** - full-time duty, such as responding to a national emergency or duties as an Active Guard Reserve, where you receive pay from the Federal government, **OR**
- **Active Guard Reserve (AGR)**-if you served as an AGR member, you might also be eligible for VA benefits, if you served full-time.

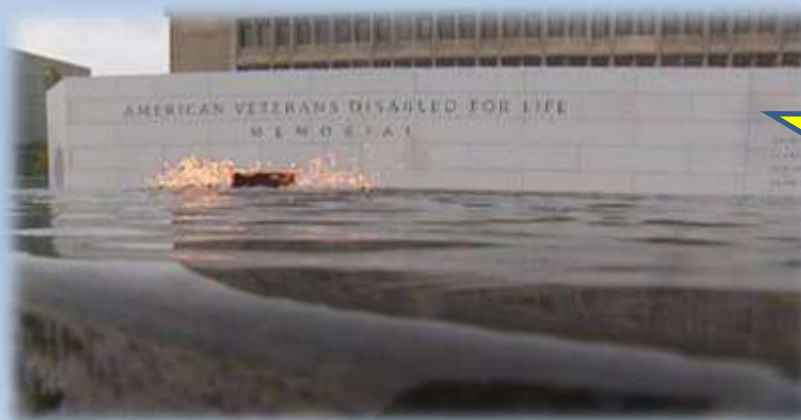


- VA.gov is the official website for the U.S. Department of Veterans Affairs, offering a wide range of services and information for veterans, service members, and their families. Key features include online access to benefits applications, managing health care, finding VA facilities, and accessing various resources for veterans and beneficiary.



Disability Compensation

- Disabilities are rated from 0% to 100%.
 - Combined overall rating.
- Compensation payment is tax free.
 - Compensation payments range from 10% to 100%.
 - Additional allowance for dependents with 30% or higher rating.
 - By Regulation, the Department of Treasury now requires that federal beneficiaries receive their recurring/monthly benefits electronically.



0 %
provides
State
benefits

Some Types of Disability Compensation Claims

- **Original Claim:** An original claim is the first claim you file for compensation from VA. This can be filed by a Servicemember, Veteran or survivors of deceased Veterans
- **New Claim:** A new claim is a claim filed for added benefits or other benefit requests related to an existing service-connected disability
- **Increased Claim:** A claim related to a case in which a running compensation or pension award is already in existence
- **Secondary Claim:** These are claims for disabilities that developed as a result of or were worsened by another service-connected condition. (e.g. right knee condition secondary to a left knee condition)
- **Supplemental Claim:** A claim filed to provide new evidence to support a disability claim that was denied

For more information on types of VA Disability Compensation claims, visit <https://www.va.gov/disability/how-to-file-claim/when-to-file/>.



How to Apply for Benefits

- If a claim is original, new claim for increase, claim for pension or survivors' benefits file a claim using the following:
 - VA Form 21-526EZ, Claim for Compensation
 - VA Form 21P-527EZ, Application for Veterans Pension
 - VA Form 21P-534EZ, Application for DIC, Survivors Pension, and/or Accrued Benefits
- If a claim was previously denied, Veterans will choose one of the following forms:
 - VA Form 20-0995, Decision Review Request: Supplemental Claim
 - VA Form 20-0996, Decision Review Request: Higher-Level Review
 - VA Form 10182, Decision Review Request: Board Appeal

Presumptive Disability Benefits

VA presumes that some disabilities are due to military service, if you have a qualifying disability associated with certain conditions of service such as:

- Gulf Veterans with undiagnosed illnesses and medically unexplained chronic multiple symptom illnesses
- *You must have a disability associated with the claimed condition.*

What is the PACT Act?



The **P**romise to **A**ddress **C**omprehensive **T**oxics **A**ct of 2022 ...

is a new law that expands VA health care and benefits for Veterans exposed to burn pits and other toxic substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they've earned and deserve.

The PACT Act

- 1) Expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era, and
- 2) Expands eligibility for benefits for Veterans exposed to toxic substances.

Key Components of the PACT Act



The Act **expands and extends eligibility for VA health care for Veterans with toxic-exposures** and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era



VA **will improve the decision-making process** for determining what medical conditions will be considered for presumptive status.



Every enrolled Veteran will **receive an initial toxic exposure screening** and a follow-up screening every five years. Veterans who are not enrolled, but who are eligible to enroll, will have an opportunity to enroll and receive the screening.



VA health care staff and claims processors will receive **toxic exposure-related education and training**.



Airborne Hazard Exposure Presumptive Conditions

- The Southwest Asia theater of operations refers to Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations.
- Period of active military, naval, or air service on or after September 19, 2001, in Afghanistan and Uzbekistan.
- The primary conditions considered in this rulemaking are:
 - asthma,
 - rhinitis, and
 - sinusitis
- Veterans and survivors are encouraged to submit claims.

What medical conditions are presumed to be service connected?

As of Aug 10, a long list of new conditions are presumed to be service-connected due to various in-service toxic exposures. You should **APPLY NOW at [VA.gov/PACT](https://www.va.gov/PACT)** so that your claim can be processed, and you can get your benefits.



Asthma (diagnosed after service)

Brain cancer

Chronic bronchitis

Chronic obstructive pulmonary disease (COPD)

Chronic rhinitis

Chronic sinusitis

Constrictive bronchiolitis or obliterative bronchiolitis

Emphysema

Gastrointestinal cancer of any type

Glioblastoma

Granulomatous disease

Head cancer of any type

High blood pressure (*hypertension*)

Interstitial lung disease (ILD)

Kidney cancer

Lymphatic cancer of any type

Lymphoma of any type

Melanoma

Monoclonal gammopathy of undetermined significance (MGUS)

Neck cancer

Pancreatic cancer

Pleuritis

Pulmonary fibrosis

Reproductive cancer of any type

Respiratory (breathing-related) cancer of any type

Sarcoidosis



Choose **VA**

VA



U.S. Department
of Veterans Affairs

Getting Benefits

- Veterans can file a claim for the new presumptive conditions (VSOs can assist).
 - **New Claim** –Veteran has never filed a claim for the presumptive condition
 - **Supplemental Claim** – the presumptive condition was previously denied but is now considered to be presumptive
- If VA denied one of the new presumptive conditions in the past but the Veteran may now be eligible for benefits, VA will try to contact them. However, there is no need to wait to file a Supplemental Claim.
- VA is prioritizing the claims of Veterans with cancer to make sure they get timely access to the care and benefits they need.
- **Pending Claims** – if a Veteran's condition was added to the list of presumptive conditions after the claim was filed, VA will consider it on a presumptive basis.
- Presumptive conditions do not require proof that military service caused the condition. Veterans only need to meet the service requirements and have a current diagnosis of the presumptive condition. Veterans should submit any supporting documentation to assist with their claim.
- Survivors may be eligible for VA benefits under the PACT ACT. They will need to meet requirements to qualify.



Additional Disability Compensation Information

- Special Monthly Compensation (SMC)- A&A
- Clothing Allowance
- Automobile Allowance
- Adaptive Equipment Allowance
- Specially Adapted Housing (SAH)
<https://www.benefits.va.gov/homeloans/adaptedhousing.asp>
(ex. wheelchair accessible home)
- Special Housing Adaptation (SHA)
<https://www.va.gov/housing-assistance/disability-housing-grants/>

How Long Will This Process Take?

The length of time it takes to complete a claim depends on several factors, such as:

- The type of claim filed
- Complexity of your disability(ies)
- The number of disabilities you claim
- Availability of evidence needed to decide your claim
- Side note: as a guard or reservist injured while on order ensure that a **Line of Duty** is completed

You can track the status of your claim by registering at [VA.gov](https://va.gov)

What is it?

Pension is a needs-based benefit paid to wartime Veterans who meet certain age or non-service-connected disability requirements.

Centralized: Milwaukee, St. Paul and Philadelphia

Special Monthly Pension:

Increased Pension paid to Veterans who require additional help to perform certain daily activities or are confined to their home.

Who is it for?

- 90 days active duty with one day during a wartime period on or before September 7, 1980.
- 24 months of active service or the full period for which they were called to active duty if the Veteran entered the military after September 7, 1980.
- Age 65 or older, OR has a total disability (not service connected).
- In order to qualify for NSC pension under age 65, the NSC disability has to be equivalent to a 60% SC disability.
- Income is below the yearly limit set by Congress.

Fraud Prevention: Protect Your Benefits

Please contact the VA immediately at 1-800-827-1000 if you suspect your information is compromised.

- You receive correspondence from VA concerning a claim, and you don't remember filing a claim contact the VA at 1-800-827-1000.
- You receive correspondence requesting a processing fee prior to releasing benefit payments contact the VA at 1-800-827-1000.
- VA may check in with you by phone, email, or text message. The VA will never ask for personal information via email. This includes verification of your SSN, address, and/or bank information. If you are unsure about any call, email, or text, confirm details directly with the VA.
- VA does not threaten claimants with jail or lawsuits.
- Be cautious of telephone numbers on caller ID. Scammers may change the telephone number (spoofing) to make a call appear to come from a different person or place.

Pension Poaching Scams

If Pension benefits are approved and VA later determines that eligibility did not exist, the claimant will be required to repay these benefits to the government.

- **Perpetrators of pension poaching scams can present themselves in many professions, including attorneys and financial planners.**

Pension Poaching scams could also involve a caregiver who requires that the Veteran or survivor have their benefits deposited into the caregiver's bank account. VA benefits should go directly to the beneficiary (Veteran or survivor), not the caregiver.

- **What is it?**

- Burial (21P-530EZ)
- DIC (21P-534EZ)

Who is it for?

- Burial - Reimburse claimant that funded the burial.
- Pension - Surviving Spouse
- DIC- Surviving spouse, Dependent parent or Child

Centralized: Milwaukee, St. Paul and Philadelphia

Special Monthly Pension: Increased Pension paid to Veterans or spouse who require additional help to perform certain daily activities or are confined to their home.

Burial Benefits

- Who's eligible for burial in a VA national cemetery?
- The person qualifying for burial benefits is a Veteran who didn't receive a dishonorable discharge, or
- The person qualifying for burial benefits is a service member who died while on active duty, active duty for training, or inactive duty for training, or
- The person qualifying for burial benefits is the spouse or surviving spouse of a Veteran (even if they remarried after the Veteran's death), or
- The person qualifying for burial benefits is the minor child of a Veteran (even if the Veteran died first) or, in some cases, the unmarried adult dependent child of a Veteran

Burial Benefits cont.

- **National or State Veterans Cemetery Burial**

- Gravesite, grave-liner, opening and closing of the grave, perpetual care
- Most funeral homes file this paperwork

- **Headstone/Marker or Medallion**

- Have the option of applying for either a traditional headstone or marker to place on the grave, or a medallion to affix to a privately purchased headstone or marker.
- VA will deliver at no cost, anywhere in the world.
- VA Form 40-1330 – Application for Standard Government Headstone or marker for installation in private or state Vet Cemetery.
- VA Form 40-1330M Application for Government Medallion for placement in a private cemetery.

- **Burial Flag**

- VA Form 21-2008
- Most funeral homes provide form



Burial Benefits cont.

- VA may pay a burial allowance or payment of up to \$2,000 to help cover certain burial-related expenses.
- For deaths not related to service, the maximum allowance is \$978 for burial and \$978 for a plot, if not buried at a national cemetery after October 1, 2024.
- You can apply to find out in advance if you can be buried in a VA national cemetery. This is called a pre-need determination of eligibility—and it can help make the burial planning process easier for your family members in their time of need.
 - Complete VA form 40-10007 Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery
 - Submit copy of DD-214 (discharge document)
 - You can apply online at [VA.gov](https://www.va.gov)

Program Review: Home Loan Guaranty

Home Loan Guaranty program helps service members, Veterans and their families obtain, retain, and adapt a home or refinance an existing home

Benefits of VA home loans:

- Purchase a home (existing or pre-construction) as a primary residence
- Typically, no down payment and no mortgage insurance
- Reusable benefit
- VA limits certain closing costs a Veteran may pay
- Loans may be assumed by qualified borrower
- No pre-payment penalty
- VA staff dedicated to assisting Veterans who become delinquent on their loan

Home Loan Guaranty Program also:

- Provides Specially Adapted Housing (SAH) grants for Veterans with certain severe service-connected disabilities
- Issues direct loans to Native American Veterans living on Federal Trust land
- Helps borrowers in default avoid foreclosure

For more information on Home Loans, visit [**https://www.va.gov/housing-assistance/**](https://www.va.gov/housing-assistance/).

Resources

For general VA questions or inquiry,
1-800-827-1000
<https://www.my.va.gov/VAVERA/s/>

Public Contact Service:

San Diego VA Regional Office

8620 Spectrum Center Blvd

San Diego, CA 92123

7th floor from 8:30 am to 4:00 pm.

Elevator will only take you to the 7th floor
between the hours of 8:30 am and 4:00 pm.

File a claim online:

[VA.gov](https://www.va.gov)

**Where to send written correspondence
or paper applications:**

Department of Veterans Affairs

Evidence Intake Center

P.O. Box 4444

Janesville WI 53547-4444

Resources continue

Online:

Department of Veterans Affairs (VA)

www.va.gov

Veterans Benefits Administration (VBA)

www.benefits.va.gov

VBA on Facebook

www.facebook.com/VeteransBenefits

VBA on X formerly Twitter

<http://twitter.com/VA VetBenefits>

VA on YouTube

<https://www.youtube.com/user/DeptVetAffairs>

Phone:

Benefits information

[\(800\) 827-1000](tel:(800)827-1000)

Education Benefits

[\(888\) 442-4551](tel:(888)442-4551)

Health Care Eligibility

[\(877\) 222-8387](tel:(877)222-8387)

Home Loan Guaranty

[\(877\) 827-3702](tel:(877)827-3702)

SGLI/VGLI

[\(800\) 419-1473](tel:(800)419-1473)

VA Crisis Line

[\(800\) 273-8255](tel:(800)273-8255) and press 1

**Recognize the Signs
Of
Suicide Risk**

- Talking about death, wanting to die or kill oneself
- Hopelessness, feeling like there's no way out
- Feeling like there is no purpose or reason to live
- Thinking about hurting or killing oneself
- Looking for ways to harm or kill oneself
- Feeling trapped or being in unbearable pain
- Talking about being a burden to others
- Withdrawing from family or friends
- Anxiety, agitation, sleeplessness, extreme mood swings
- Self-destructive behavior, such as drug abuse, weapons, etc.
- Showing rage or talking about seeking revenge
- Engaging in risk activities without thinking
- Increasing use of drugs or alcohol



**Veterans
Crisis Line**
DIAL 988 then PRESS 1

**VA San Diego
Suicide Prevention Coordinators**

Dawn Miller, LCSW: 858-964-8154

Shannon Vitale, LCSW: 858-226-5795

Kimberly Beckstead, LCSW, ADC II: 858-731-7624

Dana Furtado, LCSW: 619-855-2410

Julie Witte-Landau, LCSW: 619-855-2403

Keely Wright, LCSW: 858-210-9054

Marie Obaña, LCSW: 858-336-6269

sdcvamcsuicideprevention@va.gov

**Mental Health Support
For
Active Duty Service Members
&
Veterans
In San Diego County**



It Matters.



Choose VA

VA



**U.S. Department
of Veterans Affairs**

Questions



Choose **VA**

VA



U.S. Department
of Veterans Affairs 52

READY,
BREAK!



American Red Cross
Southern California Region





**American
Red Cross**

Service to the Armed Forces
Giving Program

A Legacy of Supporting Those Who Serve

For more than 144 years, the American Red Cross has provided comfort and support to members of the United States military and their families.





**American
Red Cross**

Service to the Armed Forces
Giving Program

An Incomparable Role

The Red Cross is chartered by the U.S. Congress to support active-duty members of the U.S. military.

- What does that mean?
 - Provide volunteer aid to wounded, ill, and injured in time of war
 - Deliver emergency communications during times of crisis





**American
Red Cross**

Service to the Armed Forces
Giving Program

SAF Programs



**Emergency
Communication
Services**



**Resiliency
Program**



**Military
Treatment
Facilities/VA**



**International
Services**



**Education &
Outreach**



**American
Red Cross**

Service to the Armed Forces
Giving Program

Emergency Communication Services

The military relies on the Red Cross, as a neutral party, to verify facts during emergencies.

- Emergencies can include deaths, critical injury and illnesses of family members.
- Red Cross verifies the emergency and sends an official confirmation to military command.
- Based on this crucial verification, military command determines if leave should be granted.
- Red Cross ensures the family's needs are met.





**American
Red Cross**

Service to the Armed Forces
Giving Program

Emergency Services

- In the event of an emergency, contact the Red Cross
 - Assistance available 24 hours a day, 7 days a week
 - Call **1-877-272-7337**
 - Request assistance on line **redcross.org/HeroCareNetwork**
 - Download the **Hero Care** mobile app





**American
Red Cross**

Service to the Armed Forces
Giving Program

Casework

- Family Follow-Up
- Family Contact Cards
- Critical Community Services





**American
Red Cross**

Service to the Armed Forces
Giving Program

Resiliency Program

Licensed mental health professionals support service members and their families.

Psychological First Aid

Reconnection Workshops

Mind-Body Workshops



Resiliency Workshops

- Adult Workshops:
 - *Effective Communication
 - *Stress Solutions
 - Trauma Talk
 - Defusing Anger
 - Emotional Grit
 - *Connecting with Kids
 - *Caregivers
 - *Creating Calmness in Stressful Times
- Child/Teen Workshops
 - Roger That! Communication Counts
 - Ages: 5-8 with an adult, 8-12 and 12-17
 - Confident Coping
 - Ages: 5-8 with an adult, 8-12 and 12-17
 - *Calm and Connected: Virtual Chat for Teens
 - Ages 13-17
 - *Family Laugh and Learn
 - Ages 13-17 with an adult

**Designates that workshops are available virtually.*

Requesting Workshops

- Resiliency workshops can be requested by contacting:

Patricia Perez

Patricia.perez2@redcross.org





**American
Red Cross**

Service to the Armed Forces
Giving Program

Military Treatment Facilities/VA

- VA San Diego Healthcare System
- Naval Medical Center San Diego (Balboa)
- Naval Hospital – Camp Pendleton
- Weed Army Community Hospital – Fort Irwin
- Robert E Bush Naval Hospital – 29 Palms
- VA Loma Linda Healthcare System





**American
Red Cross**

Service to the Armed Forces
Giving Program

International Services

- Restoring Family Links
- International Humanitarian Law
- Youth Action Campaign





**American
Red Cross**

Service to the Armed Forces
Giving Program

Education & Outreach

- MEPS
- Pre-Deployment Briefings
- GTKU Briefs
- Hug-a-Hero Dolls
- Holiday for Heroes
- Veterans History Project



Information & Referral Services

- Connect with community resources throughout career

Coping with Deployments

- Prepare families to navigate the separations throughout their military career

Emergency Services

- Deliver verified messages during an emergency at home
- Access to financial assistance and resources

Military Hospital & Clinic Programs

- Provide comfort and build morale
- Enhance therapy programs

VA Hospital

- Provide comfort and build morale
- Enhance therapy programs

Get to Know Us Before You Need Us

- Assure military members

Global Service Delivery

- All Red Cross services provided at home and at overseas installations

Deployment Teams In-Theater

- Deliver emergency messages
- Provide on the ground comfort

Reconnection Workshops

- Build skills for successful reintegration at home, work and in

Veteran Services

- Provide information & Referral services
- Assist with Veteran

American Red Cross is
Always Present

**From the moment you enlist and
throughout your lives**



Questions?



**American
Red Cross**

In Riverside and San Diego North County:
Angela Fie
(951) 836-9547
angela.fie2@redcross.org

Updated January 2025

Transitioning From Active Duty to Retirement

Healthcare Coverage Options As You Approach Retirement

TRICARE is managed by the Defense Health Agency. DHA and TRICARE are registered trademarks of the Department of Defense, Defense Health Agency. All rights reserved.



What Is TRICARE?



- TRICARE is the healthcare program for the U.S. Department of Defense.

It consists of:

- Direct care
- Civilian care

- TRICARE® is the brand name for the U.S. Military Health System.

Keep DEERS Information Up To Date



Being able to use TRICARE depends on keeping DEERS up to date.

Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Go to an ID Card Office
(<https://idco.dmdc.osd.mil/idco>)

Note: You must use this option to add family members in DEERS.



Log in to <https://milconnect.dmdc.osd.mil>.

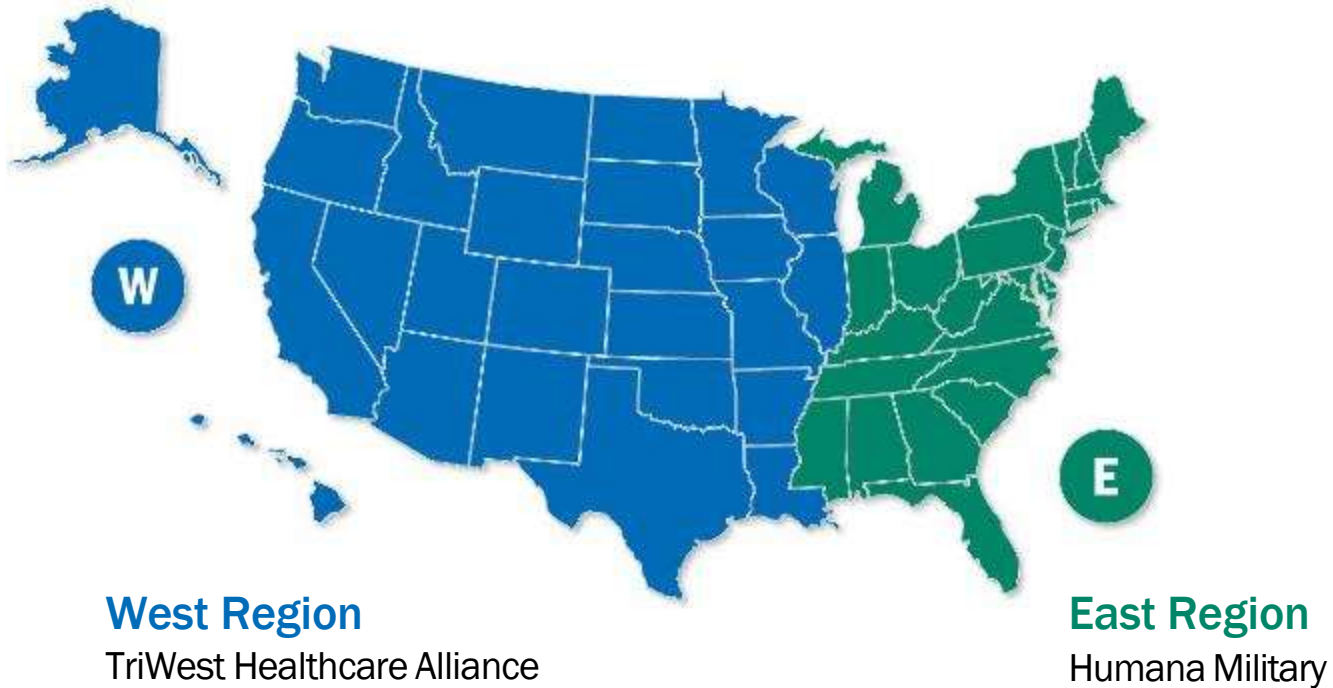


Call 800-538-9552.



Fax 800-336-4416.

TRICARE Stateside Regions



Terminal Leave Status

- Current TRICARE program options stay in effect until your retirement date. If covered under TRICARE Prime:
 - Active duty service members can't enroll with another military hospital or clinic.
 - ADSMs can't switch their primary care manager.
- If you move to a new area:
 - Coordinate all care with your current PCM.
 - Family members may be able to change their PCMs.
- Remember to update your information in DEERS.

Enrollment Options

TRICARE Open Season

- TRICARE Open Season is the annual period when you can enroll in or change your health care coverage plan for the following year.
- TRICARE Open Season applies only to enrollment in TRICARE Prime and TRICARE Select health plans.
- TRICARE Open Season occurs each fall. It starts the Monday of the second full week in November and runs at least 30 days.
- Enrollment changes made during TRICARE Open Season go into effect on Jan. 1 of the following year.
- Visit www.tricare.mil/openseason.

Qualifying Life Event

- A Qualifying Life Event is a certain change in your life that means different TRICARE health plan options may be available to you and your family.
- Following a QLE, you have 90 days to make eligible health plan enrollment changes.
- A QLE for one family member means all family members are eligible to make enrollment changes.
- Examples of TRICARE QLEs include getting married or divorced, moving, giving birth, adopting a child, and retiring.
- Visit www.tricare.mil/lifeevents.

Plan Comparisons

TRICARE Prime®	TRICARE Select®
A health maintenance organization-style plan	A preferred-provider plan-style plan
Get most care from a primary care manager	Choose your TRICARE-authorized provider
Referrals for specialty care	Referrals not required for most services
Prior authorization for some services	Prior authorization for some services
Receive care from an established network of doctors and other health care providers	Receive care from any provider, but pay higher out-of-pocket costs when you receive care outside the established network of providers
Telehealth services available	Telehealth services available
No deductible applies, copayments apply for all beneficiaries except active duty service members	Deductible and copayments apply

TRICARE Young Adult

- TRICARE Young Adult is a premium-based healthcare plan available for purchase by qualified young-adult dependents. You may qualify to purchase TYA coverage if you're all of the following:
 - An unmarried dependent of a TRICARE-eligible uniformed service sponsor
 - At least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50% of the financial support), but have not yet reached age 26
 - Not eligible for an employer-sponsored health plan under your own employment as defined in TYA regulations
 - Not otherwise eligible for TRICARE program coverage
- For more information, visit www.tricare.mil/tya.

TRICARE and Other Health Insurance

- Other health insurance (includes national health insurance overseas) is considered your primary health insurance.
- TRICARE is the last payer to all other health benefits and insurance plans except for Medicaid, TRICARE supplements, the Indian Health Service, and other programs and plans as identified by the Defense Health Agency.
- If you have OHI:
 - Fill out and submit your regional contractor's *TRICARE Other Health Insurance Questionnaire* at www.tricare.mil/forms.
 - Follow your OHI's rules for prior authorizations and filing claims.
 - Tell your provider about your OHI and TRICARE.
 - Show your provider your OHI card.

Updated January 2025

Using TRICARE® and Medicare

An Overview of How TRICARE Works With Medicare for Dual-eligible Beneficiaries

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Wisconsin Physicians Service— Military and Veterans Health

- Wisconsin Physicians Service—Military and Veterans Health administers the TRICARE For Life benefit.
- WPS provides customer service and claims processing for beneficiaries who have Medicare Part A and/or Medicare Part B.

- TRICARE For Life is available to TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or place of residence.
- Care is received from any Medicare provider, and beneficiaries may seek military hospital or clinic care on a space-available basis.
- TRICARE is the last payer after Medicare (and other health insurance, if applicable).
 - If you have OHI, you're responsible for filing a claim with WPS after Medicare and OHI have processed and paid their portion of the claim.
- The TFL benefit is administered by WPS.

WPS Contact Information
866-773-0404 ♦ www.tricare4u.com

- DMDC receives weekly updates from the Centers for Medicare & Medicaid Services that identify TRICARE beneficiaries who are eligible for Medicare.
- To confirm that your DEERS record has been updated, visit <https://milconnect.dmdc.osd.mil> or contact the DMDC Support Office at 800-538-9552.
- If you're not eligible for premium-free Medicare Part A under your own SSN or your current, divorced, or deceased spouse's SSN, take your “Notices of Award” and/or “Notices of Disapproved Claim” to the nearest ID Card Office to update your DEERS record.
 - You may be issued a new Uniformed Services ID card when you update DEERS with your Medicare information.

- Five months before your 65th birthday, you'll receive a notification from the Defense Manpower Data Center informing you of the requirement to sign up for Medicare.
- DO NOT decline Medicare Part B. If you decline:
 - You may not be eligible for TRICARE.
 - You can enroll in Medicare Part B later, but you may have to pay a premium surcharge for late enrollment.

- Visit your Medicare participating provider for care.
- Your provider files a claim with Medicare.
- Medicare pays its portion and sends the claim to WPS.
- WPS pays the remaining amount to your provider for services covered by Medicare and TRICARE.
- You get a *Medicare Summary Notice* from Medicare and an explanation of benefits from TRICARE.

Note: TRICARE is the primary payer for TRICARE-covered services received in areas where Medicare is not available (e.g., overseas). Expect to pay up front and file a claim with the TOP claims processor for reimbursement.

WPS Contact Information
866-773-0404 ♦ www.tricare4u.com

Provider Type	Definition
Medicare Participating	Accepts the Medicare-approved amount as payment in full.
Medicare Nonparticipating	Doesn't accept the Medicare-approved amount as payment in full and may charge up to 15% above the Medicare-approved amount, a cost that is covered by TFL.
Opt-Out	Medicare doesn't pay for healthcare services you receive from opt-out providers. TFL pays the amount it would have paid (normally 20% of the allowable charge) if Medicare had processed the claim, and you're responsible for paying the remainder of the billed charges.
U.S. Department of Veterans Affairs	VA providers can't bill Medicare and Medicare cannot pay for services received from the VA. If you're eligible for both TFL and VA benefits, you'll incur significant out-of-pocket expenses when seeing a VA provider for health care not related to a service-connected injury or illness.

Type of Service	Medicare Pays	TRICARE Pays	You Pay
Covered by TRICARE and Medicare	Medicare-authorized amount	TRICARE-allowable amount	Nothing
Covered by Medicare only (e.g., chiropractic care)	Medicare-authorized amount	Nothing	Medicare annual deductible and cost-share
Covered by TRICARE only (e.g., TRICARE-covered services received overseas)	Nothing	TRICARE-allowable amount	TRICARE annual deductible and cost-share
Not covered by TRICARE or Medicare	Nothing	Nothing	Billed charges (which may exceed the Medicare- or TRICARE-allowable amount)

- TRICARE doesn't issue a health insurance card for TFL.
- When receiving care, show your Medicare card along with your uniformed services ID card.
- To protect you from identify theft, new Medicare cards no longer display social security numbers. This change went into effect in April 2018.



Shows your eligibility for Medicare Part A and Part B and the effective dates of coverage.

Call 800-772-1213 or visit www.ssa.gov
if you misplace your Medicare card.

- For overseas locations outside the U.S. and U.S. territories:
 - TFL beneficiaries:
 - Visit any network or TRICARE-authorized provider for care
 - Are subject to applicable catastrophic cap, deductibles and cost-shares
 - Visit www.tricare.mil/tflcosts for deductibles and cost-shares.
 - Deductible: \$150 per individual or \$300 per family
- Claims are filed with the TOP claims processor:
 - For more information, visit www.tricare-overseas.com.

- TRICARE Plus is a primary care enrollment option available to beneficiaries who normally are only able to get military hospital and clinic care if space is available.
- It is offered at some military hospitals and clinics and is:
 - Limited by military hospital or clinic capacity
 - Not transferable from one military hospital or clinic to another
- Check with your local military hospital or clinic for program availability and details.

Military
Pharmacy



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

TRICARE
Pharmacy
Home Delivery



- Must use this option for some drugs
- Get up to a 90-day supply

TRICARE
Retail Network
Pharmacy



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

Non-Network
Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply

TRICARE Dental Program	Federal Employees Dental and Vision Insurance Program
<ul style="list-style-type: none"> • Eligible ADFMs • National Guard and Reserve members and their eligible family members • Survivors • Individual Ready Reserve Members and their eligible family members 	<ul style="list-style-type: none"> • Retired service members and their eligible family members • Retired National Guard and Reserve members and their eligible family members • Certain survivors • Medal of Honor recipients and their immediate family members and survivors
United Concordia Companies, Inc.	U.S. Office of Personnel Management
844-653-4061 (CONUS) 844-653-4060 or 717-888-7400 (OCONUS) 711 (TDD/TTY) www.uccitdp.com	www.benefeds.gov

The Affordable Care Act

- TRICARE meets the minimum essential coverage requirement under the Affordable Care Act.
- Each tax year, you'll get an IRS Form 1095 from your pay center. It will list your TRICARE coverage for each month.
- Your Social Security number and the Social Security number of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.



Regional Contractors

- TRICARE East Region Humana Military
800-444-5445
www.tricare.mil/east
- TRICARE West Region TriWest Healthcare Alliance 888-TRIWEST (888-874-9378)
www.tricare.mil/west
- TRICARE Overseas Program International SOS Government Services, Inc. Find toll-free contact information at www.tricare.mil/overseas

TRICARE For Life

- In the U.S. and U.S. territories:
Wisconsin Physicians Service—Military and Veterans Health
866-773-0404
866-773-0405 (TDD/TTY)
www.TRICARE4u.com
- Overseas outside of U.S. territories:
Contact the overseas regional contractor.

- TRICARE Website: www.tricare.mil



- TRICARE Publications: www.tricare.mil/publications
- milConnect: <https://milconnect.dmdc.osd.mil/>


2025 Legislative Update on Military and Veterans Benefits

**Paul Frost, AFC®
CAPT, USN (Ret)
Program Director, Financial and Benefits Information
MOAA Transition Center**



MOAA = Advocacy for All Ranks

When earned pay and benefits are threatened, MOAA stands ready to protect and defend all ranks of all eight uniformed services present, past and future.



YOUR BIGGEST ALLY
★ ★ ★

Since 1929, MOAA's greatest mission has been to protect your earned military benefits. Through tireless advocacy, we've forged a legacy of success benefiting the entire military community.



Passing the historic
Post-9/11 GI Bill



Blocking
disproportionate
TRICARE fee
increases



Repealing COLA
cuts for retirees

- ❖ Military Compensation
- ❖ Concurrent Receipt
- ❖ SBP/DIC
- ❖ TRICARE fees
- ❖ Veteran Healthcare



Never Stop Serving

MOAA has two charitable subsidiaries, The MOAA Foundation and MOAA Scholarship Fund, that provide the greater military community with vital programs and resources aimed at helping our nations heroes live a life reflective of their selfless service.



- ✓ Career Transition
- ✓ Military Spouse Professional Development
- ✓ Professional Education Outreach
- ✓ Community Outreach & Emergency Relief



- 100% of your donation goes to a student
- 2025-2026: 1,885 students awarded up to \$18.7M
- Students from all 50 states received assistance
- **2026-2027: Applications will open (Nov1 to Mar1)**

- Active duty
- Reserve & National Guard
- Retirees
- Officer & Enlisted



- Veterans
- Military Spouses & Families
- NOAA & USPHS
- Extended Military

To learn more and to join the efforts,
visit www.charities.moaa.org



To All of You Who...
are wearing the uniform...
have worn the uniform...
supported your Service member...

THANK YOU!

The Military Coalition



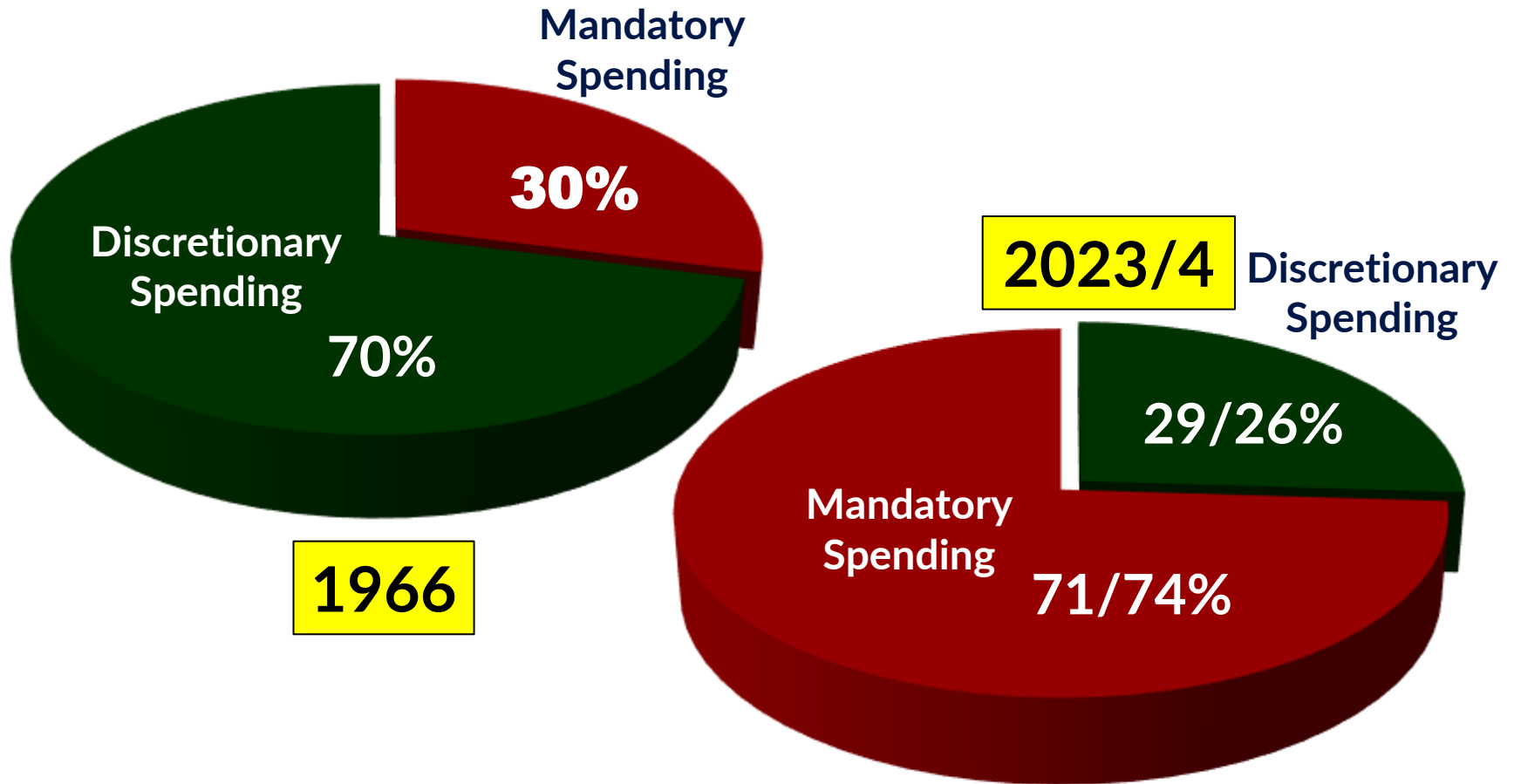
AAAA	COA	MCRA	SWAN
AFA	CWOA	MOAA-VP	TAPS-VP
AFSA	FRA	MOPH	TIFTREA
AMSUS	GSW	MOWW	USAWOA-P
AMVETS	IAVA	NERA	USCGPOA
AUSA	JWV	NCOA - VP	VES
AUSN	K9	NDC	VFW
BSF	MCA	NMFA	VVA
BVA	MCL	ROA	WWP

Full, Affiliate and Supporting Members
5.5 million members strong

The Legislative Big Picture



Where the Fed Money Goes

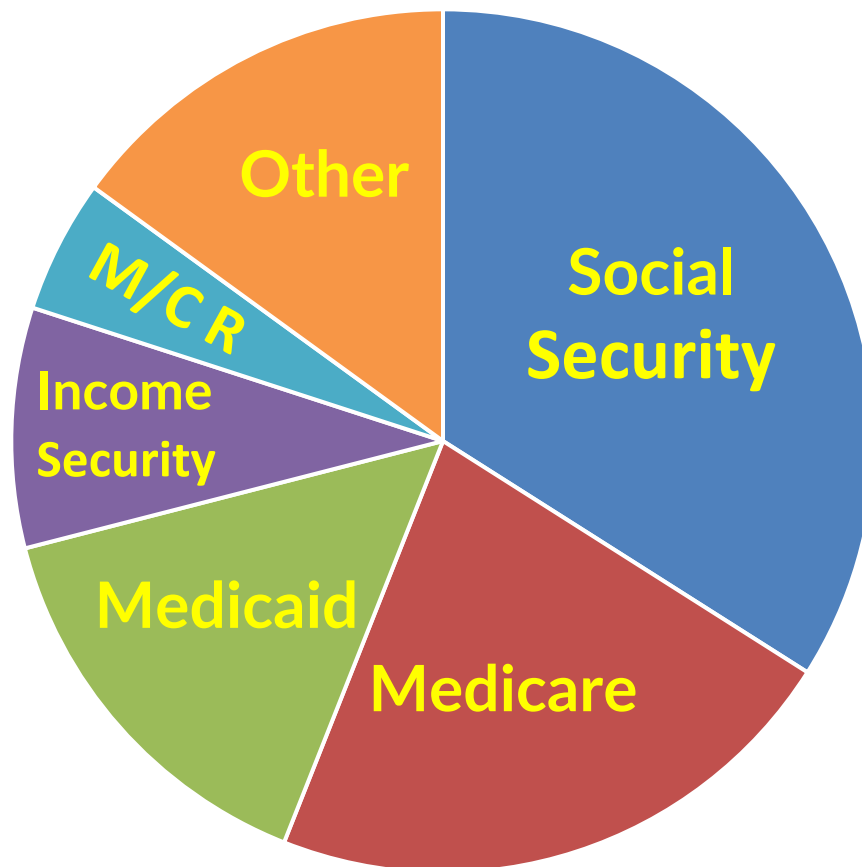


Source: [Congressional Budget Office](#)

Mandatory Spending

FY 2024 Programs:

- Social Security: 34%
- Medicare: 22%
- Medicaid: 15%
- Income Security: 9%
- Mil/Civ Retire 5%
- Other: 15%



■ Social Security ■ Medicare ■ Medicaid ■ Income Security ■ Mil/Civ Retire ■ Other

Discretionary Budget

FY 2024 Programs:

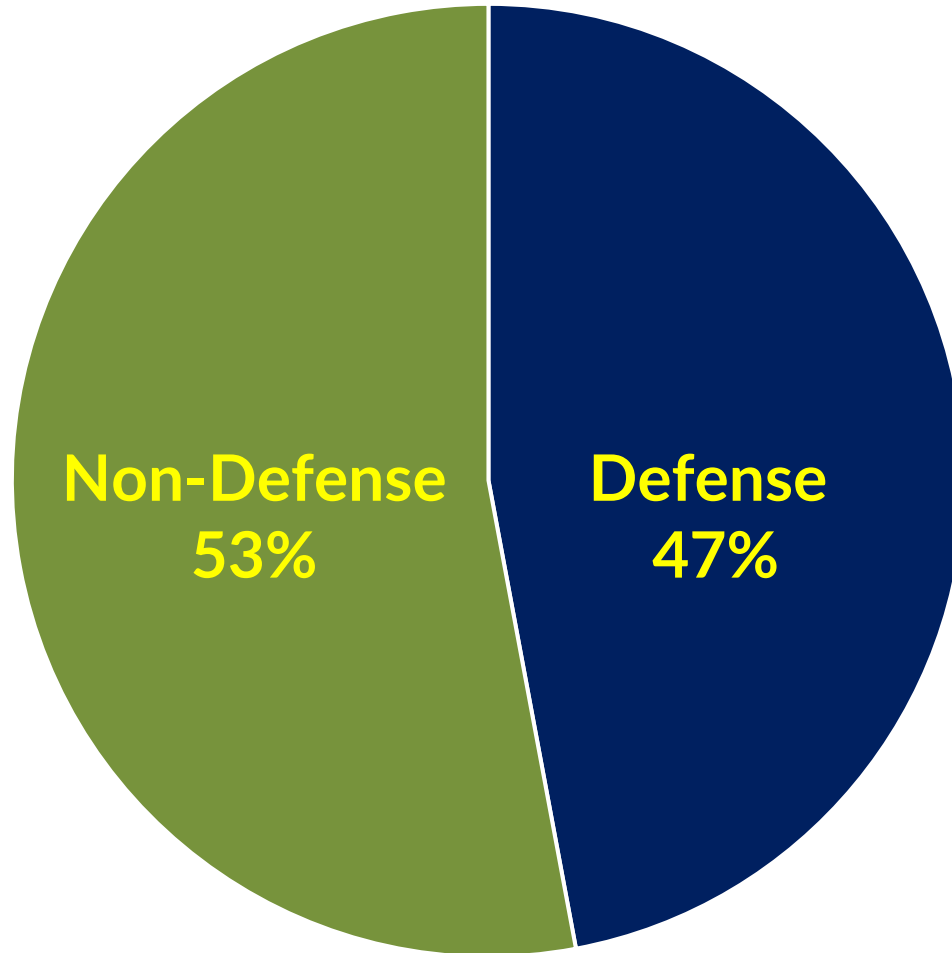
- Defense: 47%
- Non-Defense: 53%

FY 2025 Enacted:

- NDAA \$850B (0% inc)
- VA \$400B (19% inc)

Proposed 2026:

- Defense \$1T (13.4%)
- VA \$441B (10%)



■ Defense ■ Non-Defense

The Political Environment

- Congressional Polarization
- Preparing for the Next Vote
- Deficit and Debt
- Inflation
- Social Issues Across the Nation



National Security Environment

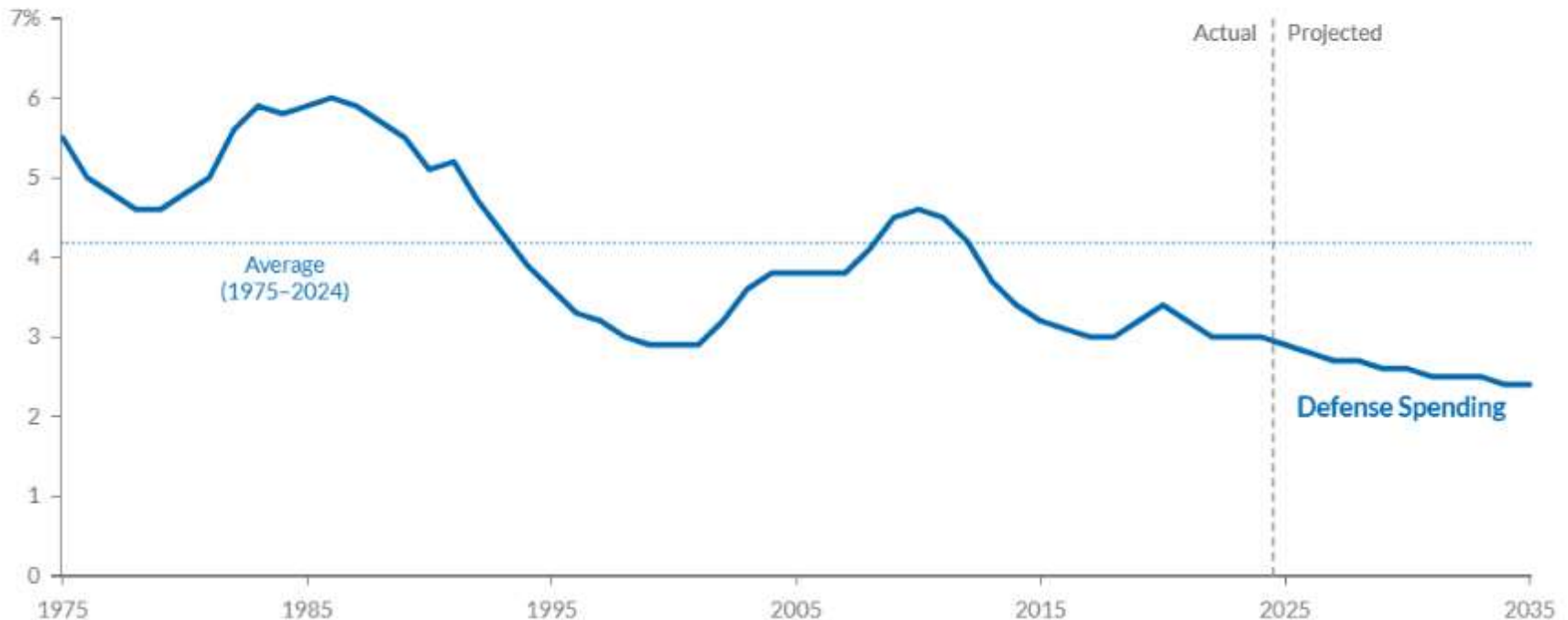
Each fiscal year, for the last **28** years, has started either under a CR or a government shutdown.

- Flat DoD budgets and unpredictable funding
- Rising rates of global threats and regional conflicts
- Unsustainable national debt
- Impact of Military Health System Reform
- Appetite to reduce personnel and retiree earned benefits
- Uncertainty in international trading
- Dysfunction in the political process

Defense Spending

Defense spending is projected to fall further below its historical share of GDP

Defense Discretionary Spending (% of GDP)

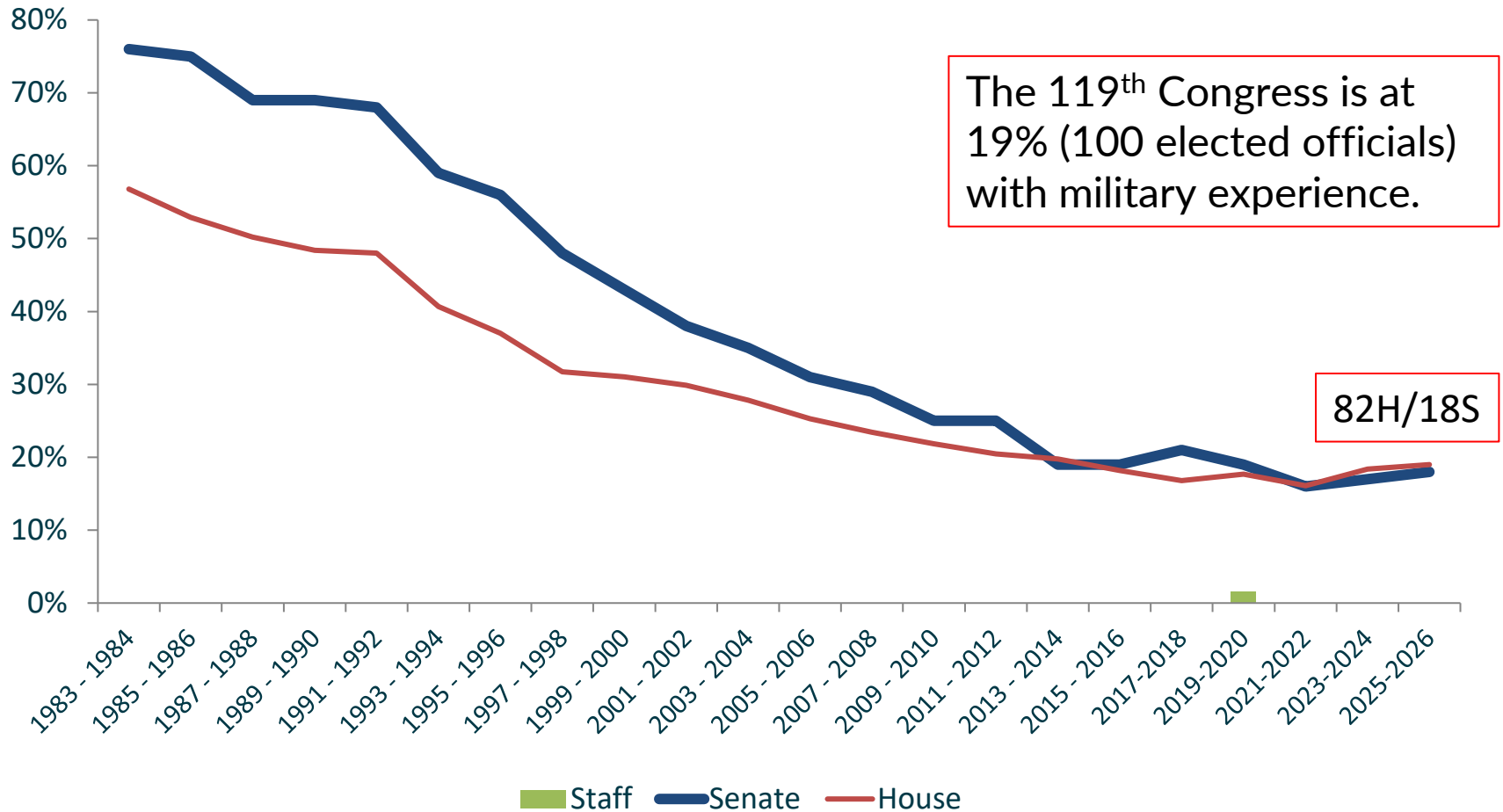


Source: [Peter G. Peterson Foundation](https://www.pgpf.org/article/chart-pack-defense-spending/)

<https://www.pgpf.org/article/chart-pack-defense-spending/>

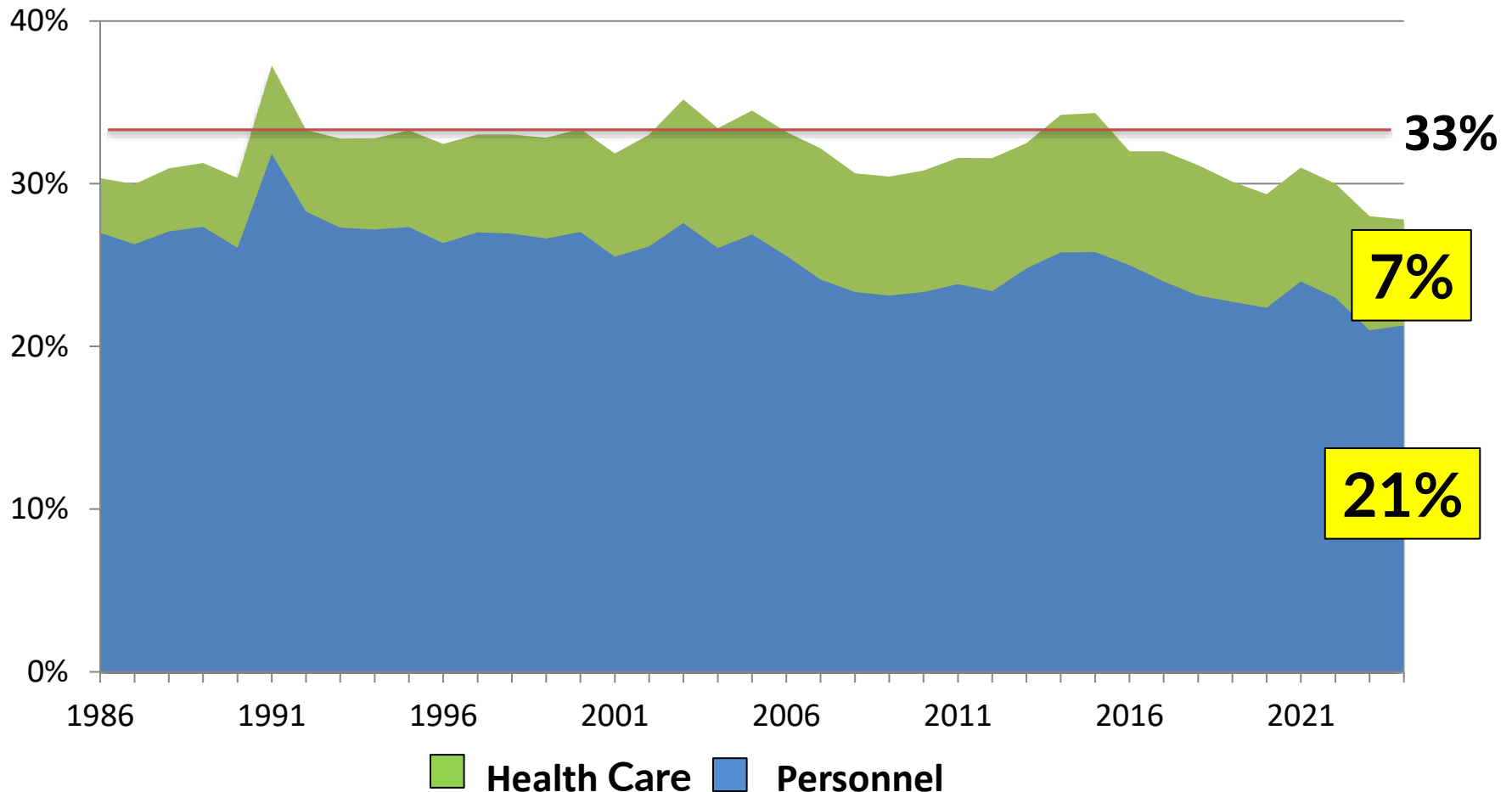


Military Experience in Congress



Source: [Congressional Research Service Updated April 1, 2024](#)

Personnel Costs as % of DoD Budget



For decades, on average, less than one-third of the defense budget (under subtotal of “DoD-Military”) went to military personnel and health care costs. Sources:
Table 3.2 Outlays by Function: <https://www.whitehouse.gov/omb/historical-tables/>
Table 15.1 Total Outlays for Health Programs – same link as above

MOAA's Legislative Priorities



MOAA's Long-Term Priorities

- **Maintain bi-partisanship**
- Prevent disproportional Tricare fee increases
- Sustain currently serving pay comparability (11 yrs)
- Stop erosion of compensation and benefits
- End financial penalties for survivors
- Extend concurrent receipt to combat injured unable to complete 20-years' service
- Enhance VA services
- Protect family programs
- Enhance Guard and Reserve benefits

119th Congress Goals Summary

- Improve Access to Health Care for Military Families With a Digital Access Assistance Platform
- Support the Passage of the Veteran Caregiver Reeducation, Reemployment, and Retirement Act
- Ending the Wait for Toxic-Exposed Veterans
- Continue Unaccompanied Housing Improvements With Transparent Reporting
- Incentivize Military Spouse Hiring

MOAA's 2025/26 Priorities

- Improve Access to Health Care

Problem:

- DoD and Congress have acknowledged longstanding problems with access to care within the Military Health System (MHS), yet beneficiaries lack a consistent, effective, and well-understood system for reporting access challenges and getting help navigating the MHS.

Key Facts:

- The new MHS stabilization strategy seeks to recapture 7% of beneficiary care back to military hospitals and clinics that are struggling with staffing challenges.
- TRICARE policy prohibits beneficiaries from changing TRICARE plans to move care to the civilian network except during the annual open enrollment season or after qualifying life events.
- Challenges related to the new TRICARE West Region contract underscore the need for more effective beneficiary assistance with barriers to access.

MOAA's 2025/26 Priorities

- **Improve Access to Health Care**

The Ask:

MOAA urges Congress to pass legislation establishing an MHS digital access assistance platform to:

- Help military families navigate the MHS by routing their issues to the appropriate contacts for assistance.
- Improve oversight and accountability of the MHS by providing visibility to access problems.
- Ensure fixable systemic MHS barriers to access are addressed.

MOAA's 2025/26 Priorities

- **Support Family Caregivers**

Problem:

- Veteran caregivers provide essential care for aging and disabled veterans, often at the expense of their own financial security, mental health, and career aspirations. These caregivers deserve tangible resources to support their vital role within veterans' families and communities.

Key Fact:

- Nearly 3 out of 4 veteran caregivers – 74% are caring for veterans age 60 or older, yet their stipends are classified as “unearned income,” preventing contributions to Social Security or retirement accounts.

MOAA's 2025/26 Priorities

- **Support Family Caregivers**

The Ask:

MOAA urges Congress to pass the Veteran Caregiver Reeducation, Reemployment, and Retirement Act (H.R. 2055/S.879) to:

- Enhance education, employment, and retirement opportunities for caregivers.
- Address the significant economic and emotional challenges they face.
- Empower caregivers to achieve financial security while reducing the government's long-term economic burden.

MOAA's 2025/26 Priorities

- Expand on Ending the Wait Efforts

Problem: Veterans exposed to toxins during service face decades-long delays for acknowledgment and care. The current system leaves veterans and their families waiting far too long for the benefits and support they need and have earned.

Key Facts:

- Since the end of World War I, the VA has acknowledged 30 types of toxic exposures. Just over half of them (16) resulted in establishing a presumptive condition.
- For all acknowledged exposures, the average time between the first year that veterans were exposed to an acknowledgment from VA is 31.4 years.
- For the subset of 16 toxic exposures that have presumptive conditions, the time from acknowledgement to the establishment of a presumptive, as marked by a concession of exposure, is 2.4 years, on average.
- When looking at the overall timeframe, it takes an average 34.1 years after the first incidence of military toxic exposure to the establishment of a presumptive.

MOAA's 2025/26 Priorities

- Expand on Ending the Wait Efforts

The Ask:

MOAA urges Congress to pass legislation to:

- Establish a classification system for toxic exposures to fill evidentiary gaps.
- Strengthen the legal frameworks for the presumptive-making process.
- Expand research, monitoring, and oversight to advance scientific understanding of toxic exposures.
- Eliminate legal barriers preventing veterans, families, and survivors from accessing toxic exposure benefits.

MOAA's 2025/26 Priorities

- **Keep Focus on Military Housing**

Problem: Thousands of servicemembers live in substandard barracks plagued by mold, pests, sewage overflows, and broken safety systems. Despite recent legislative action, a \$137 billion backlog in deferred maintenance persists, and servicemembers continue to face unsafe and unacceptable conditions. Transparency is essential for accountability and sustaining efforts to improve unaccompanied housing.

Key Facts:

- Many barracks fail to meet DoD standards for privacy, space, and quality, with health and safety risks reported across installations.
- DoD lacks reliable assessments and funding transparency for unaccompanied housing (UH), hindering oversight and improvements.
- Pest infestations, mold, and sewage issues often leave servicemembers responsible for their own pest control and hazardous material removal, according to the Government Accountability Office.

MOAA's 2025/26 Priorities

- **Keep Focus on Military Housing**

The Ask:

MOAA urges Congress to require DoD to:

- Provide transparency on funding for barracks maintenance and improvements.
- Empower lawmakers to identify and address UH challenges in their districts and states.

MOAA's 2025/26 Priorities

- Promote Military Spouse Hiring Act

Problem:

- Military spouses face a staggering 21% unemployment rate – five times the national average – due to frequent relocations and limited job opportunities near remote installations. This creates financial strain for military families, impacts military readiness, and contributes to servicemember retention challenges.

Key Facts:

- Military spouses relocate every two to three years, on average, making it challenging to find and maintain consistent employment, even though the spouses are often highly educated and skilled.
- Despite significant investments in addressing this crisis, the more than 20% unemployment rate has persisted for over a decade.

MOAA's 2025/26 Priorities

- **Promote Military Spouse Hiring Act**

Key Facts (cont):

- One approach to addressing this issue that remains untested is incentivizing businesses to hire military spouses. When veteran unemployment spiked, the multipronged approach to solving the problem included adding a target group to the Work Opportunity Tax Credit (WOTC). From 2019 to 2023, more than 630,000 veterans were hired under WOTC, demonstrating the program's success in reducing employment barriers.
- Financial strain caused by spouse unemployment is a significant factor in servicemembers' decisions to leave the military.

The Ask: MOAA urges Congress to add military spouses as a target group under WOTC to:

- Lower the military spouse unemployment rate.
- Offset hiring and onboarding costs for employers and fill vacant positions with highly skilled workers.
- Increase military family financial stability and improve servicemember retention.

Advocacy in Action Campaign

Each Spring, MOAA Councils and Chapters, with support from the National Headquarters, bring specific, high priority legislative actions to every member of Congress

This year's campaign (April 9th) focused on those 5 issues

- Improve Access to Health Care for Military Families
- Support the Passage of the Veteran Caregiver Reeducation, Reemployment, and Retirement Act (H.R. 2055/S.879)
- Ending the Wait for Toxic-Exposed Veterans
- Continue Unaccompanied Housing Improvements with Transparent Reporting
- Incentivize Military Spouse Hiring (H.R. 2033)

Recent Developments/Changes



What happens with every new Congress?

- CBO is asked – How can Govt reduce spending?
- CBO opens their filing cabinets and pulls out previous ideas on military benefits:
 - Increase TRICARE fees, institute TFL enrollment fees, eliminate concurrent receipt, end IU at retirement age, etc.
- MOAA and The Military Coalition remain steadfast to fight these “tired” and newly outrageous proposals.

Concurrent Receipt

- Two Types
 - Concurrent Retirement and Disability Pay (CRDP)
 - **H.R. 303**
 - Combat Related Special Compensation (CRSC)

Concurrent Receipt: Your Guide to CRDP and CRSC



Use this publication to help you better understand CRDP and CRSC and answer commonly asked questions.

Concurrent Receipt – How it Works

CR – restoration of vested retired pay due to years of service/disability rating

Without CR

Retired pay
- VA Waiver
Net Retired Pay
+
Full VA comp
Total compensation

Without CR

<50% VA rating or
<20 years of service
No Service combat rating

With CRDP

Retired pay
- ~~VA Waiver~~
Full Retired pay
+
Full VA comp
Total compensation

CRDP

50%(+) VA rating and
20(+) years of service
Automatic approval

With CRSC

Retired pay
- VA Waiver
Net Retired pay
+
Full VA comp
+
CRSC Check
Total compensation

CRSC

Any VA rating
Any years of service
**Must be combat rated
by applying to Service**

Major Richard Star Act (H.R. 2102/S.1032)

- As outlined in previous slide combat injured/medically retired veterans with less than 20 years are only eligible for CRSC
- There are approximately 53K veterans in this category
- RSA would allow option to choose b/w CRSC and CRDP, whichever concurrent receipt program puts more \$\$ in their pockets

Dependency & Indemnity Compensation (DIC)

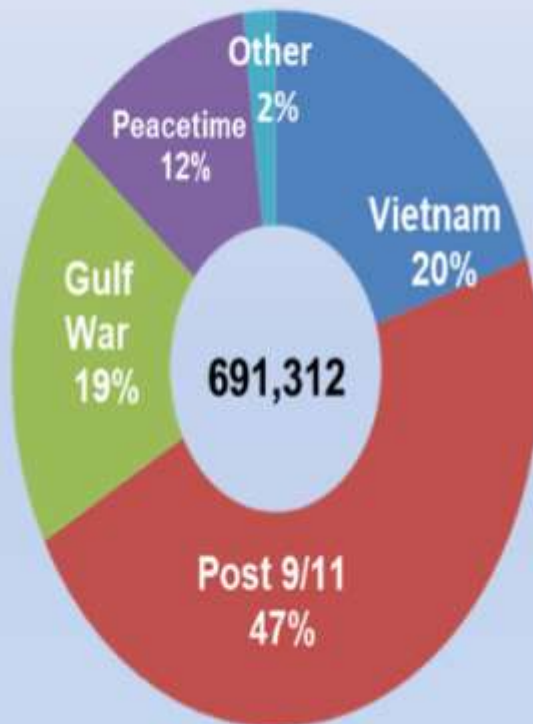
- VA disability compensation ends with veteran's death
- SBP-DIC Offset IS NO MORE!!!
- Survivor (Spouse) benefit if:
 - Active-Duty death
 - Veteran passes from a service-connected disability
 - Veteran rated 100% “permanent & total” for 10 years
- Child if:
 - Not included on the surviving spouse's DIC, AND
 - Unmarried, AND
 - Under age 18, or between the ages of 18 and 23 (attending school)
- 2025 Rate = \$1653.07 per month (tax free)

VBA Reports

Characteristics of Claims

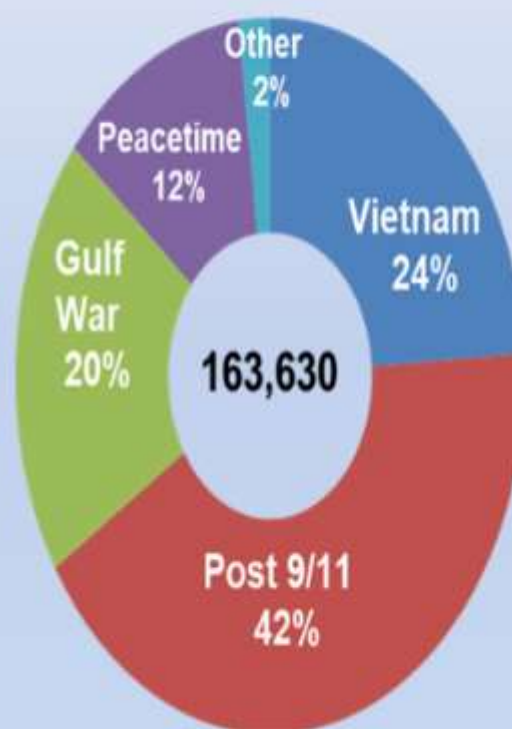
Total Pending down from a high of 884K in July 2012
Backlog down from a high of 611K in March 2013

Total Pending Claims



Data as of: 08/02/25

Total Backlogged Claims

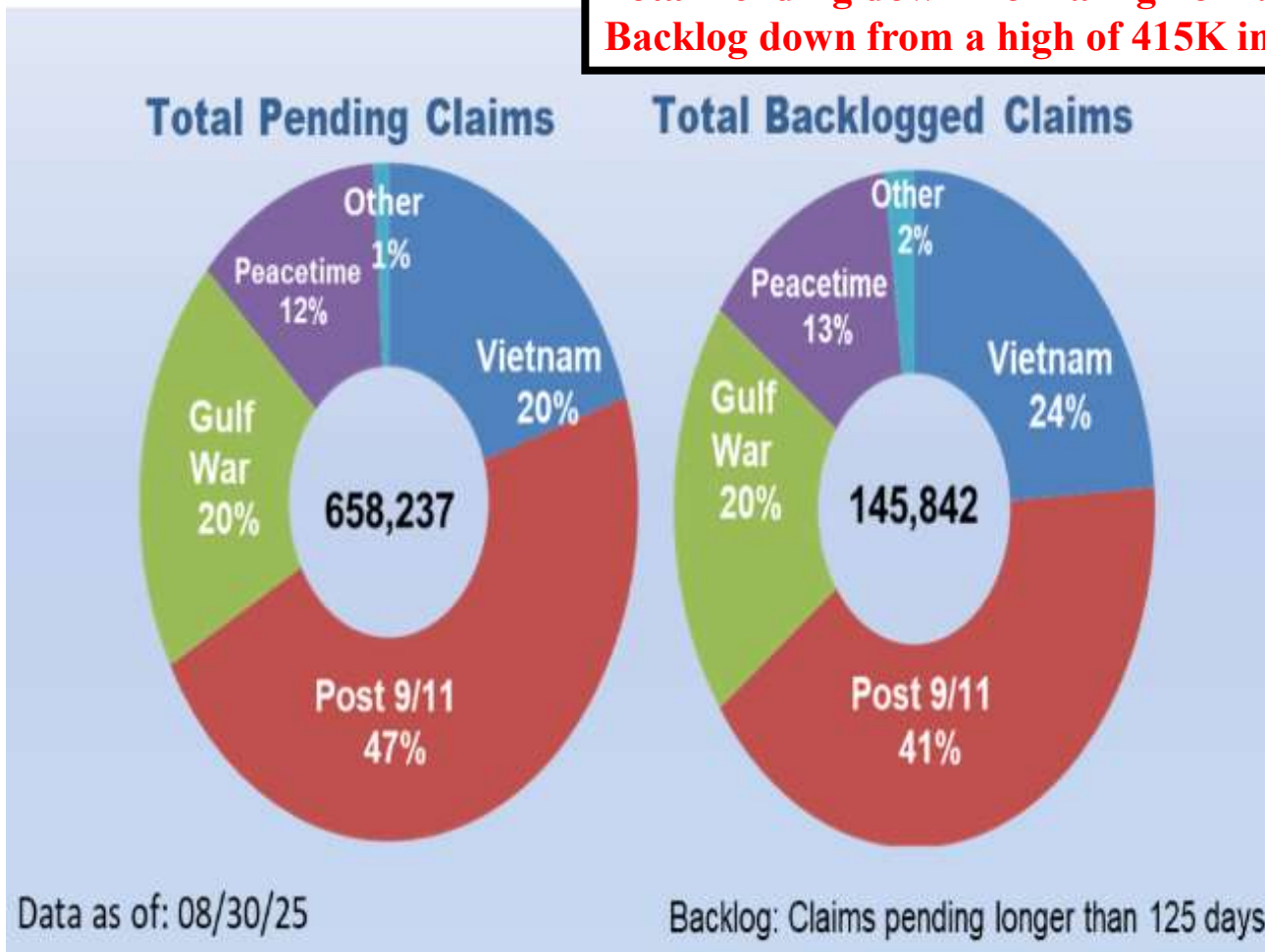


Backlog: Claims pending longer than 125 days

VBA Reports

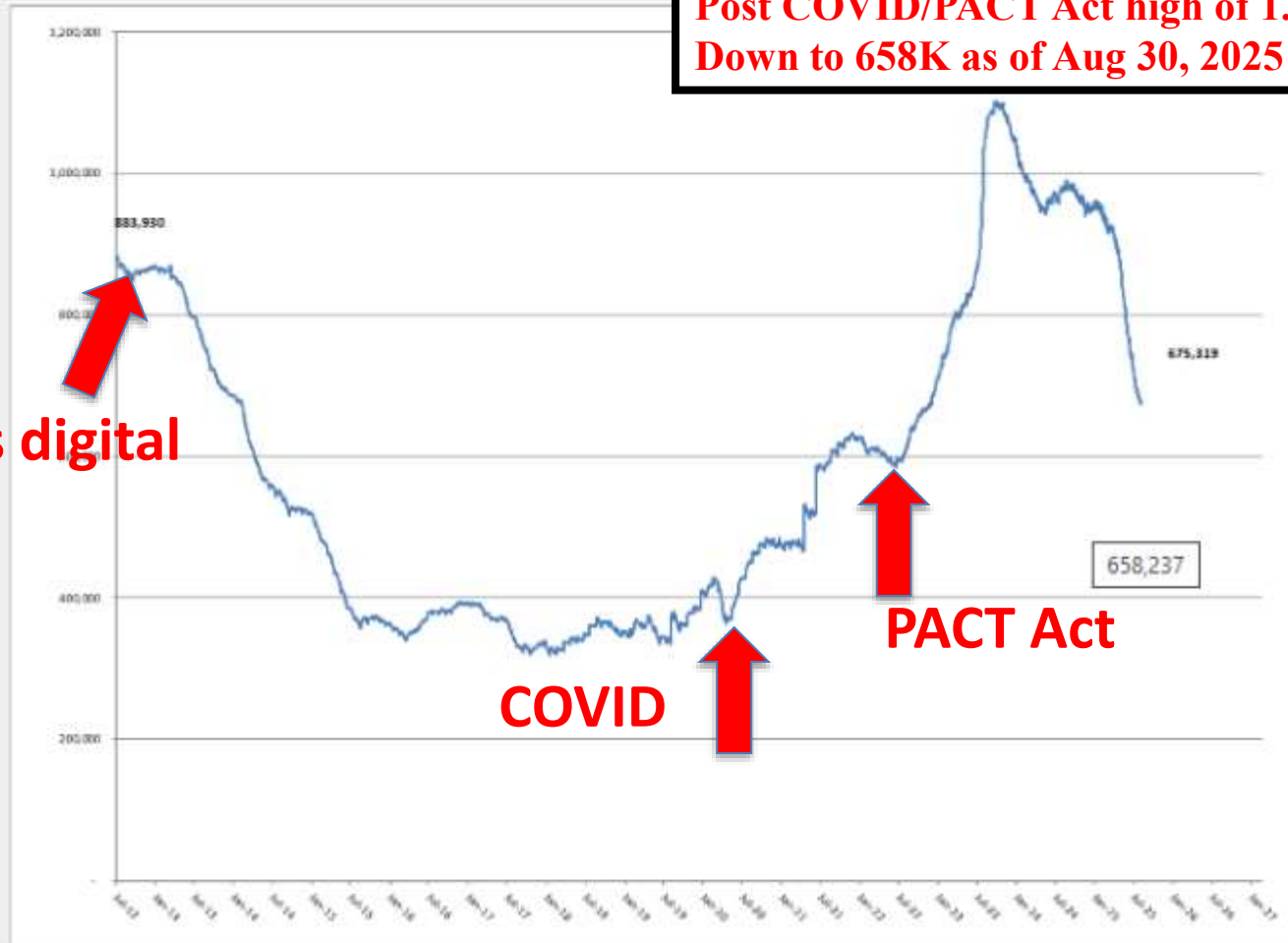
Characteristics of Claims

Total Pending down from a high of 1.1M in Sep 2023
Backlog down from a high of 415K in Oct 2023



VBA Reports / Claims Inventory

Claims Inventory



Post COVID/PACT Act high of 1.1M
Down to 658K as of Aug 30, 2025

VA goes digital

COVID

PACT Act

Includes disability compensation and pension claims that have been received by VA that requires development and a decision by a VA claims processor.

<https://www.benefits.va.gov/REPORTS/index.asp>

VBA Reports

Overview – Compensation



New compensation recipients and estimated annual payments – during FY 2024

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	457,919	\$16,856	\$7.72 Billion
Survivors DIC ²	46,153	\$20,600	\$0.95 Billion
Total:	504,072	\$17,199	\$8.67 Billion

All compensation recipients and payments – end of FY 2024

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	5,992,967	\$25,446	\$152.50 Billion
Survivors DIC	519,450	\$20,434	\$10.61 Billion
Total:	6,512,417	\$25,046	\$163.11 Billion

<https://www.benefits.va.gov/REPORTS/index.asp>



PACT Act

- The Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics Act
- Signed Aug 10th by President Biden
- Original burn pit exposure presumptive conditions (asthma, rhinitis and sinusitis)
- Adds head, neck, respiratory, gastro-intestinal, reproductive, lymphoma, and lymphomatic cancers of any type, plus kidney and brain cancers, melanoma and granulomatous disease (blood)
- At the Secretary's discretion, and over time other conditions will be added
- Expands Agent Orange and radiation exposure locations
- Majority of impact on enlisted veterans

Recently Added Agent Orange Diseases

- Hypothyroidism, Bladder Cancer and Parkinsonism
- <https://www.publichealth.va.gov/exposures/agentorange/conditions/>
- **Hypertension**
- Blue Water Navy now implemented for submariners

Arlington National Cemetery

- DOD administers 2 cemeteries, VA runs 156, but only DOD can provide the honors equivalent to ANC.
- 2020 - Changes for internment (burial) eligibility were proposed in response to Congressional direction to extend ANC's life "well into the future."
- Those proposed changes would exclude most veterans and retirees from burial.
- The southern expansion project (Old Navy Annex) extends ANC's life for at least 40 years with current eligibility standards.
- **SUPPORT H.R. X "Expanding America's National Cemetery Act"**
 - Authorizes DOD and the VA to transform an existing VA run national cemetery into the nation's next National Cemetery
 - VA will administratively run the facility, and DOD will provide ceremonial support
 - Recommends maintaining current ANC eligibility until the next location is designated and operational

Need Assistance After Veteran Passes?

Where to get assistance?


- MOAA Member Service Center (MSC) 800-234-MOAA
- Live near an installation?
 - Most bases have a Retiree Activity Office (RAO)
 - Base Family Support Center
- Find a local MOAA Chapter
- Find your local Area Agency on Aging
- Military/Veteran Associations
- Church and community support groups

Interested in joining the MOAA Surviving Spouse Virtual Chapter?

Send an email to mssvc02@gmail.com



www.moaa.org



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Military Officers Association of America

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[COLA Watch](#)
[Health and TRICARE](#)
[Spouse and Family Issues](#)
[State Report Card](#)
[Guard and Reserve](#)

MAJOR LEGISLATIVE ACCOMPLISHMENTS: Learn more about how MOAA has made a difference.
[READ MORE](#)

ENDING THE WAIT: Read the joint MOAA-DAV report offering a blueprint for better care for toxic-exposed vets.
[LEARN MORE](#)

TOTALFORCE+ | Registration is NOW OPEN for our inaugural conference! [Click here](#) to join us Oct. 28-29! [X](#)

I am a

Selected



[VIEW MY RESOURCES](#)

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ADVANCING SOLUTIONS FOR THE MILITARY & VETERAN COMMUNITY

OAA[®]
Officers Association of America

MOAA's Legislative Action Center

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Featured Advocacy Campaigns

Pass the Major Richard Star Act

Write

Improve TRICARE Access for Families

Write

Support Military Spouse Employment

Write

MOAA's Advocacy By Issue Area

Currently
Serving

DoD Health
Care

Families &
Survivors

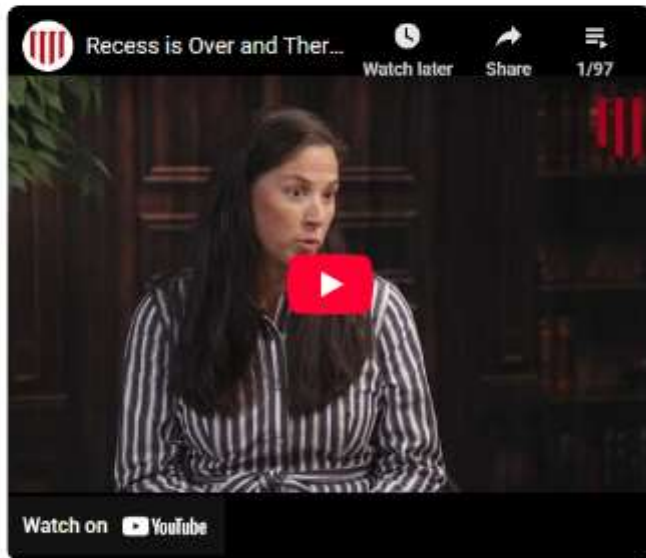
Retirees &
Veterans

VA Health
Care



MOAA's Legislative Action Center

Latest Advocacy News



Summer Advocacy in Action: It's August, and that means lawmakers are back home for their annual summer recess, the perfect time for MOAA's grassroots advocates to raise their voices and make a difference. MOAA's summer campaign focuses on three legislative priorities that directly affect readiness, retention, and the well-being of our nation's all-volunteer force.

Other important developments regarding MOAA's advocacy:

- Push to Help Combat-Injured Veterans Continues With Senate NDAA
- 'TRICARE Is Falling Short' MOAA, Military Coalition Highlight Gaps
- How MOAA Is Working to Close the Gap for Guard and Reserve Education Benefits

MOAA's Legislative Action Center

[More Advocacy News](#)[All Active Campaigns](#)[MOAA-Supported Legislation](#)[Return to MOAA.org](#)[Sign Up](#)

MOAA-Supported Legislation

MOAA's experts in Washington are constantly reviewing and assessing legislation that may impact the earned pay, benefits, and support programs of the uniformed services and veteran communities. The organization's endorsement process is deliberative; MOAA will not support or oppose any legislation without a thorough review of its potential effects, positive or negative.



MOAA-Supported Legislation

[Download](#)

	Bill	Issue Area(s)	Last Timeline Action Date	Last Timeline Action	Source Link
1	S. 201: ACES Act of 2025	Retirees/Veterans	06/04/2025	Message on Senate action sent to the House.	External Link
2	H.R. 530: ACES Act	Retirees/Veterans	05/06/2025	Received in the Senate and Read twice and referred to the Committee on ...	External Link
3	S. 1440: Uniformed Services Leave Parity Act	Currently Serving, (DoD) Health Care	04/10/2025	Introduced in Senate	External Link
4	S. 1241: IVF for Military Families Act	DoD Health Care, Family/Survivors	04/01/2025	Introduced in Senate	External Link
5	H.R. 2557: IVF for Military Families Act	DoD Health Care, Family/Survivors	04/01/2025	Introduced in House	External Link
6	H.R. 2102: Major Richard Star Act	Retirees/Veterans	04/04/2025	Referred to the Subcommittee on Disability Assistance and Memorial ...	External Link
7	H.R. 2148: Veteran Caregiver Renduction, Reemployment, and Retirement Act	VA Health Care	06/12/2025	Subcommittee Hearings Held	External Link



MOAA's Legislative Action Center

News

FILTER BY

Advocacy



NDA Tracker: Looking at Key Amendments to the Must-Pass Bill

SEP 03, 2025

A long-sought fix for combat-injured veterans and improved access to care at military facilities are among the 1,500 proposals returning lawmakers will consider.

[READ MORE](#)



MOAA: Ending TRICARE For Life Weight-Loss Drug Coverage Sets Bad Precedent, Puts Patients' Progress at Risk

AUG 26, 2025

Act NOW to help MOAA stop this change as the Aug. 31 deadline approaches.

[READ MORE](#)



Summer Advocacy in Action: Support Improved TRICARE Access for Servicemembers, Families

AUG 26, 2025

Your voice is needed now to move key NDA provisions forward. Reach out to your lawmakers today.

[READ MORE](#)



Report Shines Light on Serious PCS Reimbursement Problems

AUG 26, 2025



MOAA President: 'Let's Talk About People'

AUG 25, 2025

From servicemember quality of life to



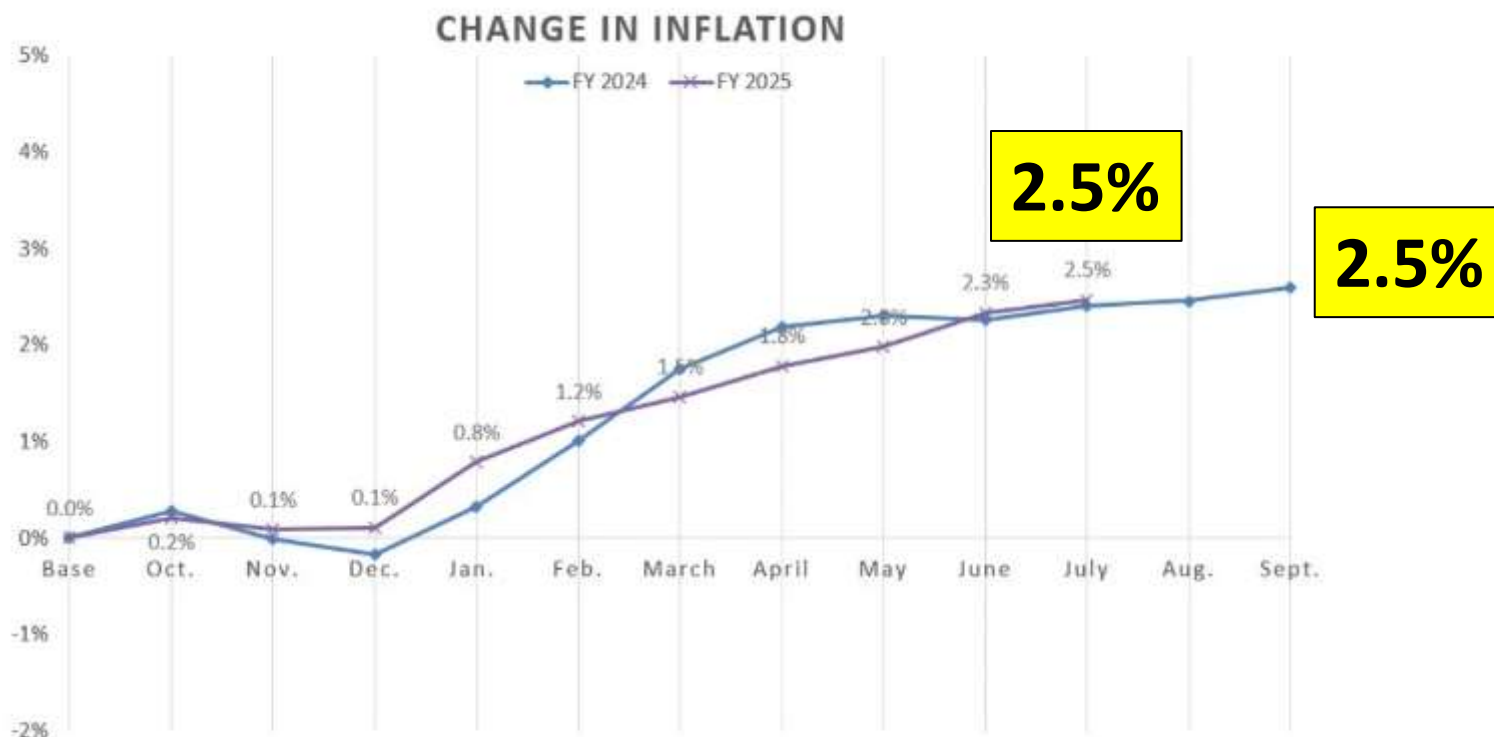
Bill to Provide Parity for Some Public Health Service Benefits Clears Key Committee

AUG 26, 2025

COLA Watch

The July 2025 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Aug 12, was 316.349, 2.5% above the FY 2025 baseline of 308.729. **August 2025 figures will be announced Sep 11.**

The CPI-W figures from the end of this fiscal year (July, August, and September 2025) will be compared to the FY 2025 COLA baseline to calculate the 2026 COLA.



Why Advocacy & Engagement Are Team Sports

- Each of us must be engaged – active duty, retired, veterans & military spouses – to encourage future generations to serve!
- Continue to educate & inform elected officials:
 - 100 veterans serving today in Congress – 19%
 - 129 in 2007 – 24%
 - 389 in 1969 – 73%
- Speak out & champion the needs of our military community!
- Defend military, veteran & survivor benefits in this environment of divisive politics & tight budgets

Military Officers Association of America
Join MOAA at www.MOAA.org

beninfo@moaa.org
MSC@moaa.org

Please contact your elected representatives
Strength comes in numbers
Your single voice does matter!



https://www.youtube.com/watch?v=6m77h_t0MKI

Better Business Bureau Video

BBB® Military & Veterans Initiative

How to Protect
Yourself and What
You Should Do:

From Scams to
Identity Theft and
Dispute Resolution



Faustine Chan
Better Business Bureau

Who is BBB



Who is BBB

- Better Business Bureau
- Nonprofit organization
- International Trade Organization (US and Canada)
- Supported by businesses who uphold Standards for Trust
- Est. in 1912
- Free services and resources for consumers and businesses



REMEMBER

If you don't know the merchandise
BE SURE YOU KNOW THE MERCHANT

If in doubt—call or write the



BUT- I DIDN'T READ
THE CONTRACT!



THAT MAKES NO
DIFFERENCE!

PSSTT!— I CAN GET IT
FOR YOU WHOLESALE!



OH YEAH! LAST TIME
IT COST ME **MORE** THAN
AT A LEGITIMATE
RETAIL STORE!



HERE'S WHAT YOU MAY KNOW US FOR

A LONG HISTORY OF BUILDING TRUST

- | 22,000+ BBB Accredited Businesses
- | Largest trade association in Arizona

“We are guided by our 8 Standards for Trust.”



MISSION & VISION

Advancing trust in the marketplace by

- upholding ethical business standards
- providing the tools businesses need to thrive
- education on how to build stronger, more trustworthy relationships with customers.

BBB was founded in 1912 based on the need for accountability and truth in advertising.

BBB is a
nonprofit
that promotes
self-regulation
and
unbiased
reporting



CREATING CONFIDENT CONSUMERS

- Trustworthy businesses
- Honest reviews
- Dispute resolution
- BBB Scam Tracker



Tell me, have you ever experienced:

Scam

Identity Theft

***A company that didn't deliver services or
product that you paid for***

In their own words

We asked survey respondents to describe in their own words how the scam incident made them feel. Included below is a sampling of those responses*.



”

I felt awful and betrayed. Leary of ordering anything ever again other than a name brand I am familiar with.

Very insecure. I don't feel like I can trust any financial institution. They did not believe me, and now I am liable for that amount that I cannot pay back. So I am stressed about that and my credit score has gone down after working so hard on it.

Made me not want to answer my phone which is bad because I never know who is calling me with my many health problems and from where. It has been **so stressful and wearing my nerves down** and I hate that they are targeting me in this way. I just want things to go back to when phone calls were important and beneficial to me.

Sad and depressed¹⁰.

In their own words

We asked survey respondents to describe in their own words how the scam incident made them feel. Included below is a sampling of those responses*.



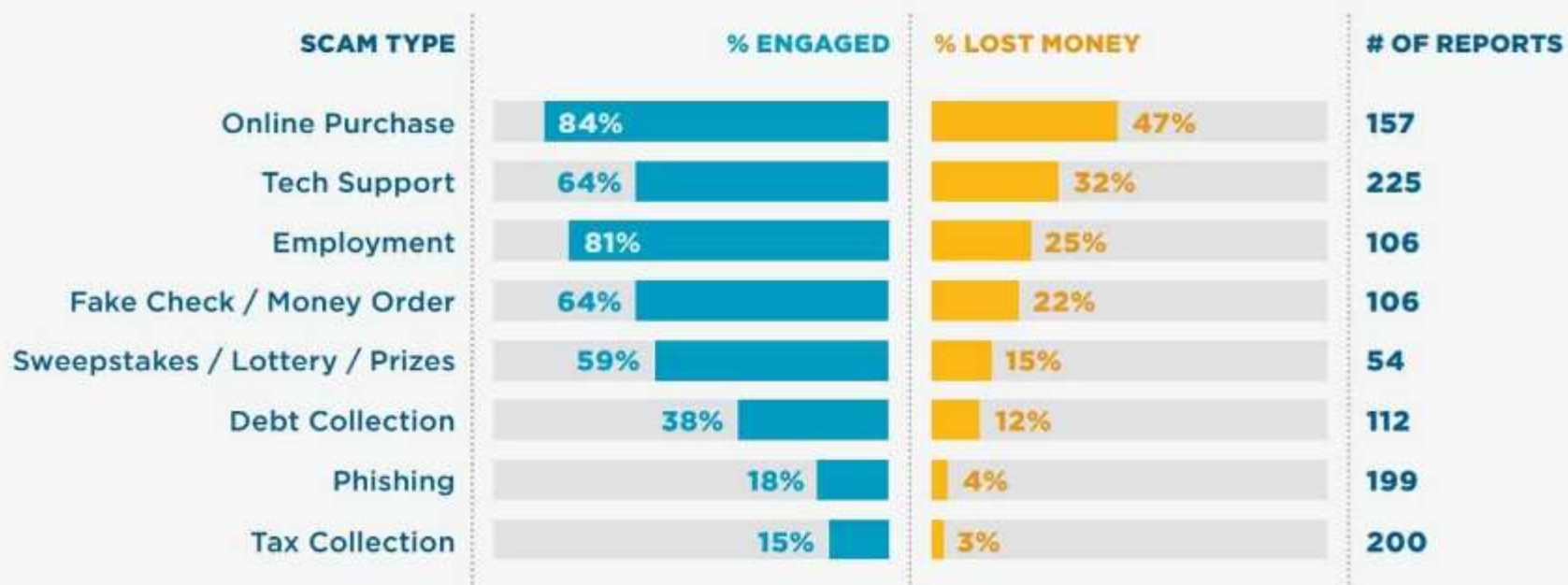
Frustrated. Starting a new business has enough hurdles, but companies trying to take advantage by charging you \$ to do things you've already done and threatening fines if not is pretty damn low.

I felt betrayed. I explained to the scammer that I was going through a divorce. I needed that house. He made me feel like the house was going to be mine to only find out, it was a scam and I ended up homeless.

Humiliated, fearful of identity theft during a very vulnerable time. Single mom of two girls, solo income, new small business owner. Thought I would get some relief with this grant and now **I'm worried** about identity and financial theft with all of the info they have.

Online Security Tips

Engagement and Victimization Rates by Scam



Source: BBB Report, Exposed to Scams

Online Security Tips

- Social Media
- Keep “Smart Home” Devices Smart
- Email Phishing
- Shopping Scams: fake websites, facebook, Instagram, etc.
- Computer and Internet Safety
- Passwords
- Authenticator App/2 Factor Authentication
- Text Call for Security (text messages SMS)

TABLE 1

10 riskiest consumer scams in 2024

RANK		SCAM TYPE	BBB RISK INDEX	EXPOSURE*		SUSCEPTIBILITY		MEDIAN \$ LOSS**	
2024	2023			2024	2023	2024	2023	2024	2023
1	1	Investment/ cryptocurrency	561.6	1.8%	1.7%	80.1%	80.4%	\$5,000	\$3,800
2	2	Employment	284.3	14.4%	14.8%	17.2%	15.1%	\$1,500	\$1,995
3	5	Romance/ friendship	196.9	0.7%	0.6%	64.5%	65.7%	\$6,099	\$3,600
4	3	Online purchase	152.8	30.3%	41.9%	87.5%	82.6%	\$75	\$71
5	4	Home improvement	138.3	1.4%	1.3%	70.1%	74.7%	\$1,800	\$2,073
6	7	Phishing/social engineering	56.7	16.4%	12.6%	10.6%	15.0%	\$423	\$300
7	6	Advance fee loan	39.7	1.7%	1.4%	30.1%	45.3%	\$1,000	\$900
8	10	Travel/vacation/ timeshare	33.2	2.0%	0.7%	38.0%	59.6%	\$573	\$543
9	11	Government grant	21.7	0.5%	0.7%	33.3%	33.8%	\$1,825	\$948
10	9	Tech support	19.2	1.4%	1.9%	31.0%	26.6%	\$561	\$500

Military Consumers Versus Non-Military

FIGURE 27

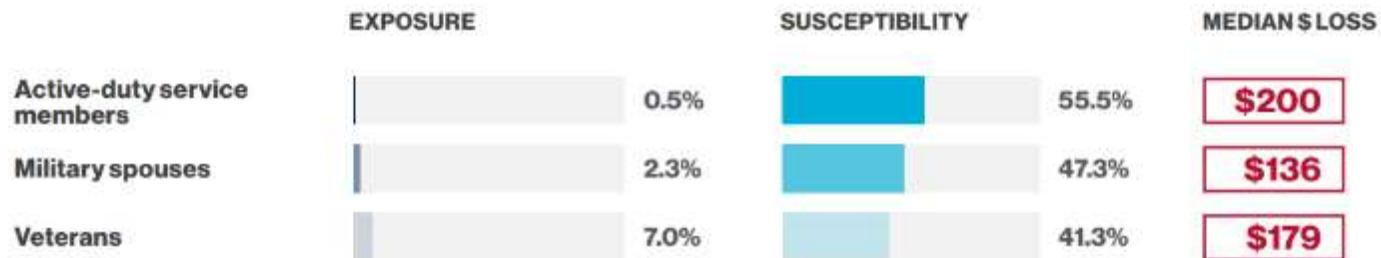
**Exposure, susceptibility, median \$ loss
(military consumers versus non-military consumers)**



Service Members, Spouses, Veterans

FIGURE 28

**Exposure, susceptibility, median \$ loss
(service members, spouses, veterans)**



Riskiest Scam Types

TABLE 6

Riskiest scam types: military spouses, veterans and non-military consumers

RANK	Military spouses	Veterans	Non-military consumers
1	Employment	Investment/ cryptocurrency	Investment/ cryptocurrency
2	Online purchase	Employment	Employment
3	Sweepstakes/ lottery/prizes	Home improvement	Romance/friendship

Current Scams



https://www.youtube.com/watch?v=6m77h_t0MKI

Identity Theft Tips

- Freeze Your Credit
- Use Strong Passwords (change frequently)
- Secure Your Documents on Computers
- Authenticator App/2 Factor Authentication
- Text Call for Security (text messages SMS)
- Monitor Bank Statements Frequently
- Don't Overshare Online
- Free credit report weekly at: <https://www.annualcreditreport.com/>

Identity Theft Tips



<https://haveibeenpwned.com/>

Dispute Resolution

- File a complaint with Better Business Bureau (bbb.org)
- California Department of Consumer Affairs
- California Attorney General
- Small Claims Court

Homecare/Nursing Facilities

- Get recommendations
- Consider your needs
- Consider the cost
- Ask a long-term ombudsperson for advice
- Think about location
- Ask a lot of questions
- Make a checklist
- Visit the facility and be observant
- Compare several facilities
- Carefully review contracts

Dispute Resolution

- California Department of Social Services
- Community Care Licensing Division

<https://cdss.ca.gov/inforesources/ccld-complaint-hotline>

<https://cdss.ca.gov/inforesources/community-care-licensing>

Saluting Trust Newsletter



BBB Institute delivers consumer resources to military personnel, veterans and their families via Saluting Trust, a monthly e-newsletter.



www.bbb.org/salutingtrust

Scan Here to subscribe



Report Scams



[Report a Scam](#) [Look Up a Scam](#) [Scam Prevention Guide](#) [Sc](#)

BBB Scam Tracker is a free tool anyone can use to report suspected scams. Your reports warn others so they can avoid similar cons.

I was scammed.

Tell us about it. Submit a scam report to warn others and enable BBB to work with our partners to investigate.

[Report a Scam](#)

Is this a scam?

Search our database to see if a similar scam has been reported. In 2021 alone, we estimate BBB Scam Tracker helped consumers avoid losing \$31 million to scammers.

[Look Up a Scam](#)



<https://www.bbb.org/scamtracker>



BBB Scam Tracker Risk Report

Crypto/investment scams #1 riskiest in 2024

Investment scams, including those involving cryptocurrency, remained the riskiest scam type in 2024, according to a new report from the Better Business Bureau. Romance/friendship scams climbed to No. 3 riskiest for the first time since BBB began publishing the report.

Both types of scams involve financial grooming, where the scammer builds a relationship with the victim before perpetrating the scam.

More than 80 percent of people who were targeted by investment/cryptocurrency scams, No. 1 riskiest, reported losing money to BBB Scam Tracker. It also had the second highest median dollar loss at \$9,000. Investment scams take many forms, including pressure to purchase, trade, or store digital assets (cryptocurrency) with fraudulent exchanges.

The report includes insights about how scams are perpetrated, who is being targeted, which scams have the greatest impact, and behaviors and factors that may impact an individual's susceptibility.

[Read and download the full report](#)



<https://bbbmarketplacetrust.org/riskreport/>

Thank you for your time. Questions?

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Faustine Chan

Community and Business Programs Director

602-212-2228

faustine.chan@bbbcommunity.org



Making a Difference for Sailors, Marines and their Families

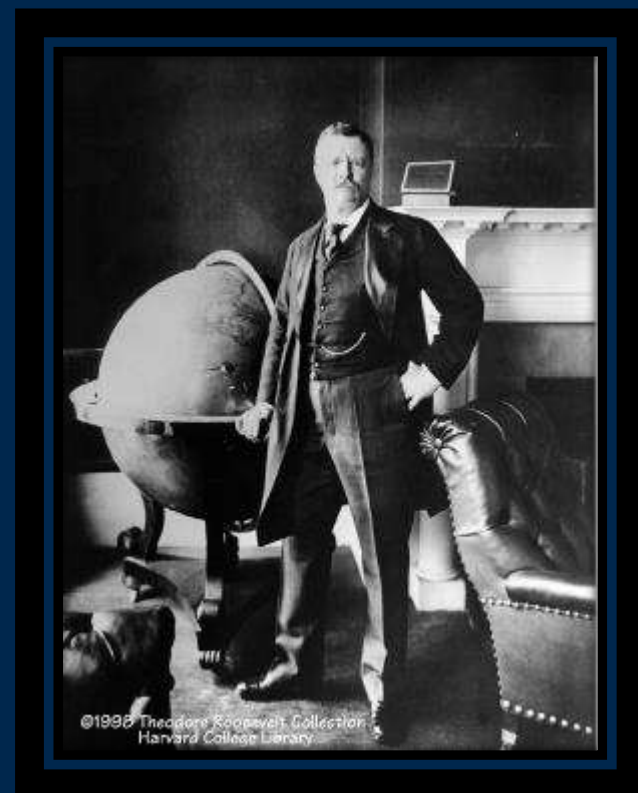
WWW.NMCRS.ORG



NAVY-MARINE CORPS
RELIEF SOCIETY®

Established in 1904

- Funding came from the 1st Army Vs Navy Game in 1903
- President Theodore Roosevelt was one of the first Honorary Vice-Presidents
- Originally widows and orphans received grants of \$5 to \$25 per month



The mission of NMCRS is to provide...



Who is Eligible?

- Active duty or retired Sailor or Marine
- Reservist who has active duty orders of 30 days or more
- Eligible family member of all above including family of deceased personnel



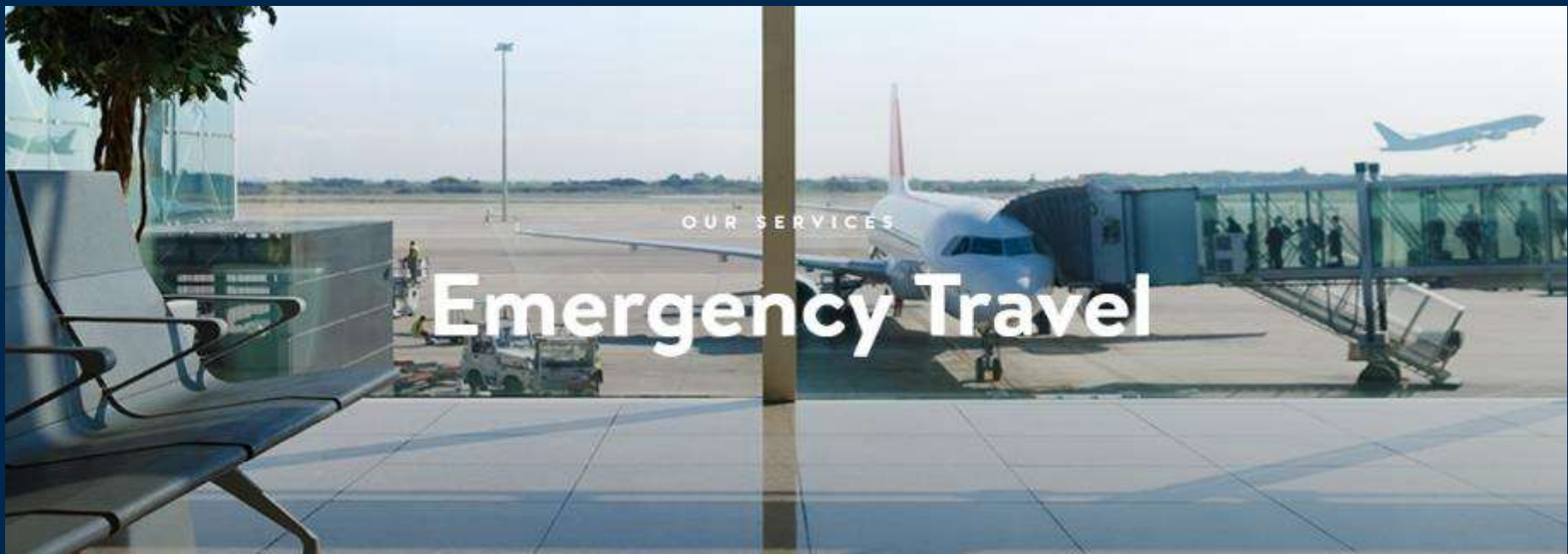


Assistance helps Retirees and their families deal with economic needs on a short-term basis.

Examples of Needs Based Assistance

- Food/Gas
- Rent/Mortgage
- Utilities
- Cell phone/Internet
- Dental Expenses
- Medical Expenses
- Vehicle Payments
- Vehicle Registration
- Vehicle Repairs
- Vehicle Impounds
- Vehicle Insurance
- Vehicle Deductibles
- Funeral Expenses
- Disaster Assistance
- Emergency Leave





- Serious illness or death of an immediate family member
- No appointment necessary
- Bring Military ID card and approved leave

Thrift Shop

Location:

**Bldg 27603 Santa Margarita Rd.
(By Lake O'Neil)**

Phone:

760-725-1800

Sales Hours:

Tue & Thu 1000-1230

Donations Accepted:

Mon-Thu 0900-1400



Help is Available 24/7

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251 Offices World Wide



AFTER HOURS & HOLIDAYS

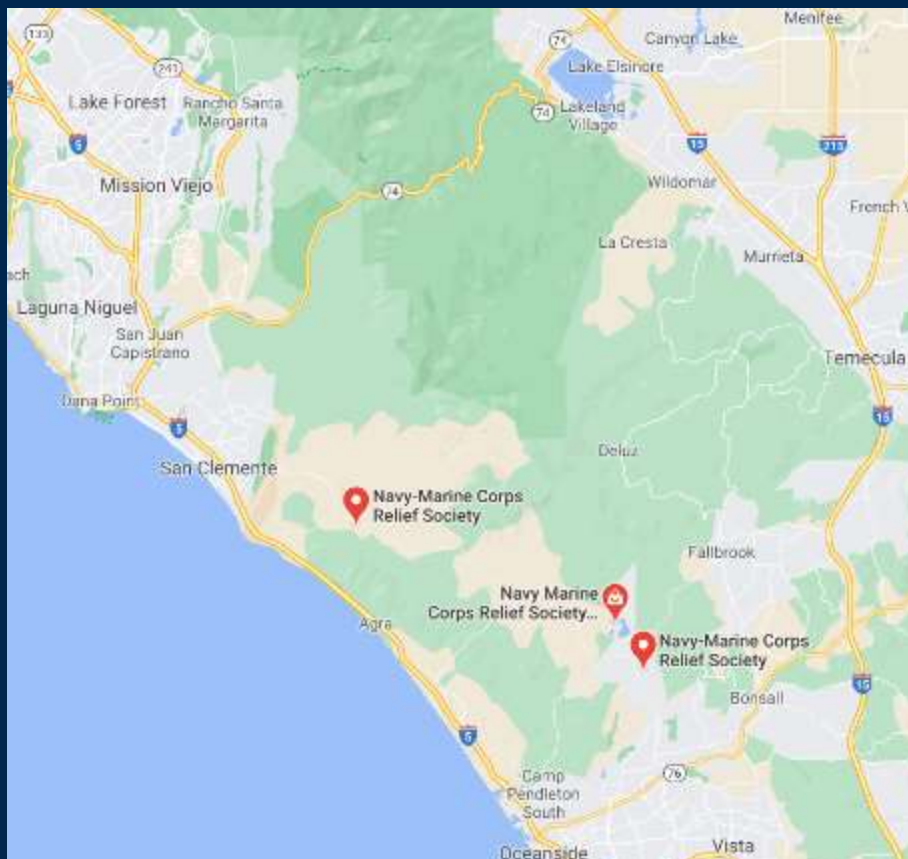


American Red Cross

877-272-7337



Office Locations



Camp Pendleton North

Bldg. 520512

760-725-7497

Monday-Friday

1000-1600

Camp Pendleton South

Bldg. 1121

760-725-5337

Monday-Friday

0800-1600





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(800) 654-8364

<https://pendleton.usmc-mccs.org/>

This is the main website for MCCS Camp Pendleton


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SAVE *the* DATE

MARINE CORPS FAMILY Birthday Ball

FRI, NOV 7






FREE!

**CHESTY'S
BOOT SCOOTIN'
BOOGIE**

LIVE BAND KARAOKE
FRI, SEP 26 • 5PM-9PM
PACIFIC VIEWS EVENT CENTER

Put your boots on and saddle up to sing your favorite country songs!



NEIGHBORHOOD EATS!



Locate **food trucks** scheduled in your neighborhood




Sep 3-16

ANNIVERSARY SALE



5", 10", 15", 25" of

Anniversary SALE 60% off
















[illegible]

https://pendleton.usmc-mccs.org/dining-entertainment/information-tickets-and-tours

MCCS MARINE CORPS UNIT

Home Events Stories Careers

What can we help you find? **Search**

f t o i PENDLETON

Dining & Entertainment

- Theater
- Dining
- Information, Tickets, and Tours**
- Event Planning & Multimedia

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 ITT – Pacific Plaza: (760) 725-5805
 ITT – Pacific Plaza: (760) 725-5853
 Latitudes Travel : (760) 763-3183
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Pacific Plaza
 BLDG 20846

Mon-Fri 8:30am-5:30pm

Mainside
 BLDG 15102

Mon-Fri 9am-5pm

Closed for lunch from 1:30pm-2:30pm.

EXPLORE THE BEAUTY OF THE SOUTH
 SAVE ON HOTELS, FLIGHTS, CARS, CRUISES AND EVENT TICKETS

Use your Military Star Card to book select hotels

SEP 7
CANAD EXCURE
 Location: ITT & Latitudes Travel

OCT 4
CORKS N' CRAFTS
 06:00pm - 09:00pm
 Location: San Onofre Beach

OCT 26
Death of a Gangster
 06:00pm - 09:00pm
 Location: Pacific Views Event Center

HO PA
Grand Canyon Hotel
 Location: ITT & La

<https://pendleton.usmc-mccs.org/dining-entertainment/information-tickets-and-tours>

Information Tickets and Travel for things like Legoland tickets or the Travel Agency

← ↻ 🏠 🔒 <https://pendleton.usmc-mccs.org/recreation-fitness/recreation> 📶 ⚙️

☰ **MC²CS**
MARINE CORPS COMMUNITY SERVICES

Home Events Stories Careers


What can we help you find? **Search**

Facebook Twitter YouTube Instagram **PENDLETON** 🌐

Recreation & Fitness


- Recreation ▲
- Indoor Recreation ▼
- Outdoor Recreation ▼
- Aquatics ▼
- Sports ▼
- Fitness ▼
- Other Recreation Options ▼

Recreation




Indoor Recreation

Facilities/Programs



Outdoor Recreation


Facilities/Programs



Aquatics

The Aquatics programs provide a full spectrum of recreational and instructional activities in a s...

Facilities/Programs



Sports

The Athletics Department consist of the Commanding General's Cup Tournament, adult leagues, All M...

Facilities/Programs

Related Stories

<https://pendleton.usmc-mccs.org/recreation-fitness/recreation>

Recreation Services such as bowling alley, equipment rentals, storage



Defense Finance and Accounting Service

Providing payment services of the U.S. Department of Defense

1-888-332-7411



ASK RETIRED PAY -- ONLINE CUSTOMER SERVICE

FAQs

Submit A Ticket

Help

Exit

Providing responsive, professional finance and accounting services for the people who defend America means delivering timely useful information. Our site allows customers the ability to request support or provide feedback. Every individual is unique, but they often face similar issues. Browse our frequently asked questions database before submitting a question for best results.

Retired and Annuitant Pay Customers: To upload a form or document, send us a question, report a death, or complete a self-service request, please click the "Submit a Ticket" button above and then choose the appropriate category and subcategory for your request.

Search (FAQs) from Ask Retired Pay:

Go

Clear

Category:

All Categories

Subcategory:

All Subcategories

No.	Category	Subcategory	Frequently Asked Question	Viewed	Viewer Rating
ND001	Retired Pay	Notification of Death	Report a Retiree's death (Military Retiree only.)	21,546	★★★★★



<https://corpweb1.dfas.mil/askDFAS/custMain.action?mid=12>

Ask DFAS Webpage, here you can submit questions about any pay issue you may have

<https://milconnect.dmdc.osd.mil/milconnect/>


milConnect Website you can change dependent status, review healthcare coverage, etc


UNCLASSIFIED // FOR OFFICIAL USE ONLY

  **milConnect**
Serving those who serve our country.










New User? [Start Here.](#) [Sign In](#)

[Home](#) [FAQ](#)

 [TRICARE Open Season](#) begins November 11 and ends December 10, 2024.



I want to...

 Manage health benefits	 Transfer my education benefits	 Manage my SGLI
 View my health care coverage	 Obtain proof of health coverage	 Retrieve my correspondence
 Update my name in DEERS	 Get answers about my ACA form	 Update family members in DEERS

milConnect Website you can change dependent status, review healthcare coverage, etc

Hot Topics

Updating DEERS: [How do I remove my Federal Employee Health Benefits Program \(FEHBP\) from DEERS?](#)

Navy GAL: [How long does it take for changes I make in DEERS to show up in the Navy GAL?](#)

Certificate Error: [My browser does not recognize milConnect's security certificates. What do I do?](#)

What's new in milConnect?

09/19/2024 Version 10.00

[US Coast Guard Veterans can now request their OMPF through DPRIS](#)

[Online Help Enhancements](#)

Did you receive correspondence?

[Incapacitation Redetermination Deadline](#)

[Medicare and TRICARE](#)

[Viewing PCM Information](#)

[Retrieving eCorrespondence](#)

Recent News

01/15/2024: [Request a Copy of your Updated IRS Form 1095](#)

[News Archives](#)



WEB SITE SUPPORT

Call DMDC Tier 1 Web Services: **(800) 368-3665**.

Talk to an agent for help with the Web site.



BENEFITS SUPPORT

Call the DMDC/DEERS Support Office (DSO): **(800) 538-9552**.

Keeping your DEERS records current helps speed your TRICARE medical benefits.



TECHNICAL SUPPORT

Call the DMDC Support Center: **(800) 477-8227**.

Talk to Tech Support to report an outage or connectivity issue.



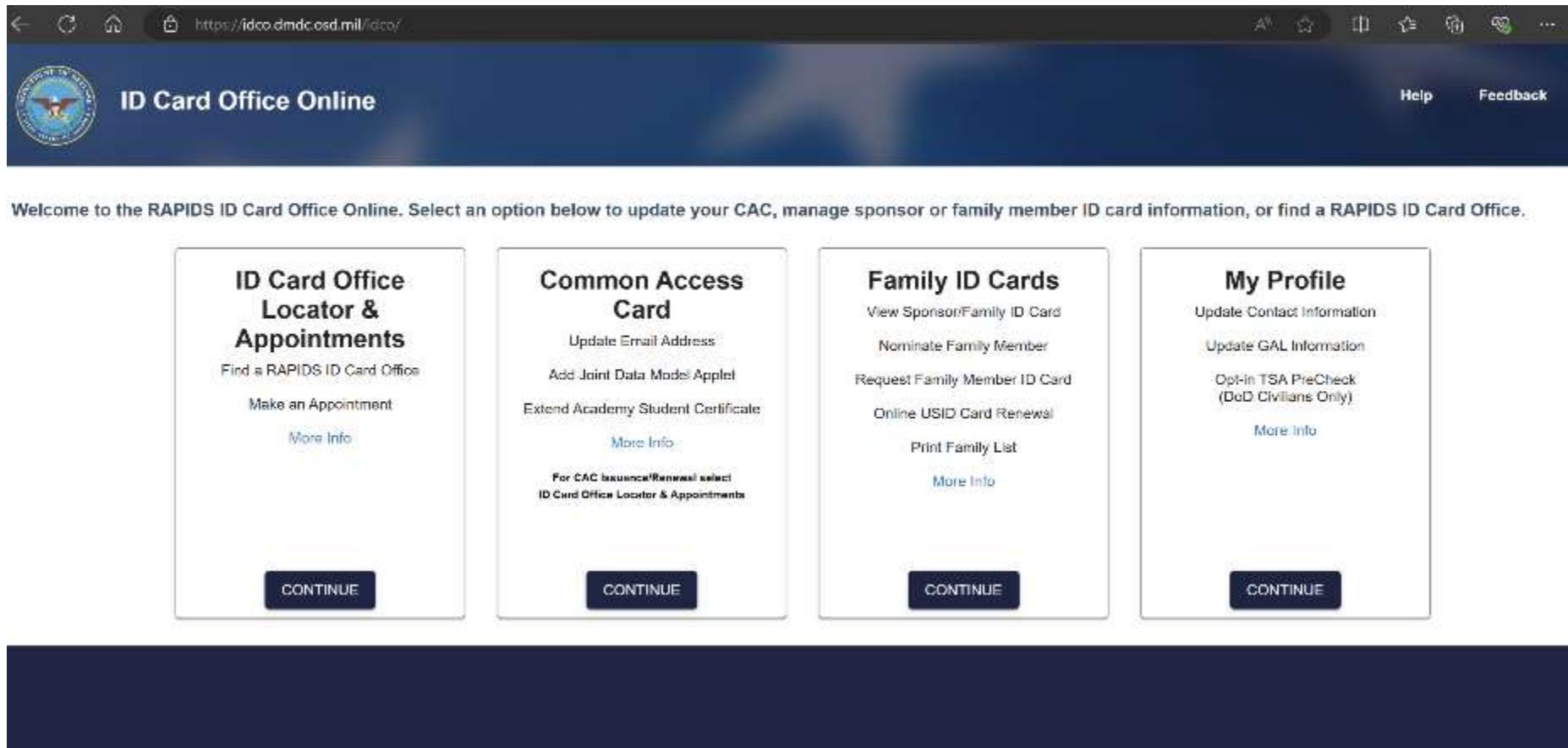
HELP

When you need fast facts about your benefits or records, check our **FAQ** first.

Or search **Help** for quick tips on using milConnect.

<https://idco.dmdc.osd.mil/idco/>

RAPIDS ID, Use this website to schedule appointments to renew ID Cards



The screenshot shows the homepage of the RAPIDS ID Card Office Online. The browser address bar displays the URL <https://idco.dmdc.osd.mil/idco/>. The page header features the Department of Defense seal on the left, the title "ID Card Office Online" in the center, and "Help" and "Feedback" links on the right. Below the header, a welcome message reads: "Welcome to the RAPIDS ID Card Office Online. Select an option below to update your CAC, manage sponsor or family member ID card information, or find a RAPIDS ID Card Office." The main content area contains four white boxes with blue borders, each representing a service category. Each box has a title, a list of available actions, a "More Info" link, and a "CONTINUE" button at the bottom.

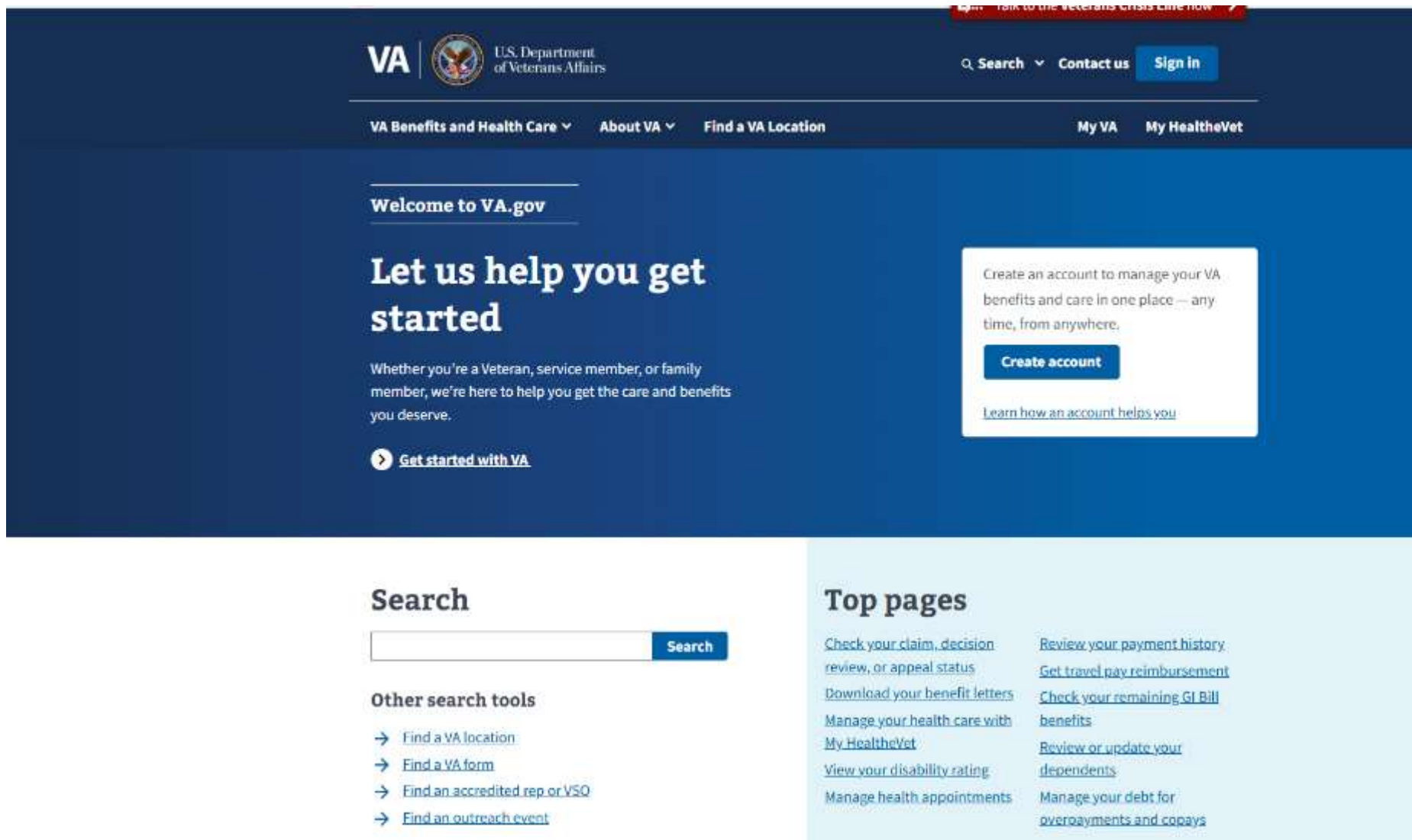
ID Card Office Locator & Appointments
Find a RAPIDS ID Card Office
Make an Appointment
[More Info](#)
CONTINUE

Common Access Card
Update Email Address
Add Joint Data Model Apple
Extend Academy Student Certificate
[More Info](#)
For CAC Issuance/Renewal select ID Card Office Locator & Appointments
CONTINUE

Family ID Cards
View Sponsor/Family ID Card
Nominate Family Member
Request Family Member ID Card
Online USID Card Renewal
Print Family List
[More Info](#)
CONTINUE

My Profile
Update Contact Information
Update GAL Information
Opt-in TSA PreCheck (DoD Civilians Only)
[More Info](#)
CONTINUE

Use this website for benefits, claims, letters



The screenshot shows the VA.gov homepage. At the top, there's a dark blue header with the VA logo and the text "U.S. Department of Veterans Affairs". To the right of the logo are links for "Search", "Contact us", and "Sign in". Below the header, there's a navigation bar with links for "VA Benefits and Health Care", "About VA", "Find a VA Location", "My VA", and "My HealthVet". The main content area has a large blue section with the heading "Welcome to VA.gov" and "Let us help you get started". Below this, it says "Whether you're a Veteran, service member, or family member, we're here to help you get the care and benefits you deserve." and includes a button "Get started with VA". To the right of this section is a white box with the text "Create an account to manage your VA benefits and care in one place — any time, from anywhere." and a "Create account" button. Below the main content area, there's a "Search" section with a search bar and a "Search" button. To the right of the search bar are "Other search tools" with links to "Find a VA location", "Find a VA form", "Find an accredited rep or VSO", and "Find an outreach event". To the right of the search section is a "Top pages" section with a list of links: "Check your claim, decision review, or appeal status", "Download your benefit letters", "Manage your health care with My HealthVet", "View your disability rating", "Manage health appointments", "Review your payment history", "Get travel pay reimbursement", "Check your remaining GI Bill benefits", "Review or update your dependents", and "Manage your debt for overpayments and copays".

VA U.S. Department of Veterans Affairs

Search Contact us Sign in

VA Benefits and Health Care About VA Find a VA Location My VA My HealthVet

Welcome to VA.gov

Let us help you get started

Whether you're a Veteran, service member, or family member, we're here to help you get the care and benefits you deserve.

[Get started with VA](#)

Create an account to manage your VA benefits and care in one place — any time, from anywhere.

[Create account](#)

[Learn how an account helps you](#)

Search

Search

Other search tools

- [Find a VA location](#)
- [Find a VA form](#)
- [Find an accredited rep or VSO](#)
- [Find an outreach event](#)

Top pages

- [Check your claim, decision review, or appeal status](#)
- [Download your benefit letters](#)
- [Manage your health care with My HealthVet](#)
- [View your disability rating](#)
- [Manage health appointments](#)
- [Review your payment history](#)
- [Get travel pay reimbursement](#)
- [Check your remaining GI Bill benefits](#)
- [Review or update your dependents](#)
- [Manage your debt for overpayments and copays](#)



**Veterans can register their VA Healthcare ID with the installation for access
To use the MWR services, it requires the “Service Connected” Statement under
the photograph**

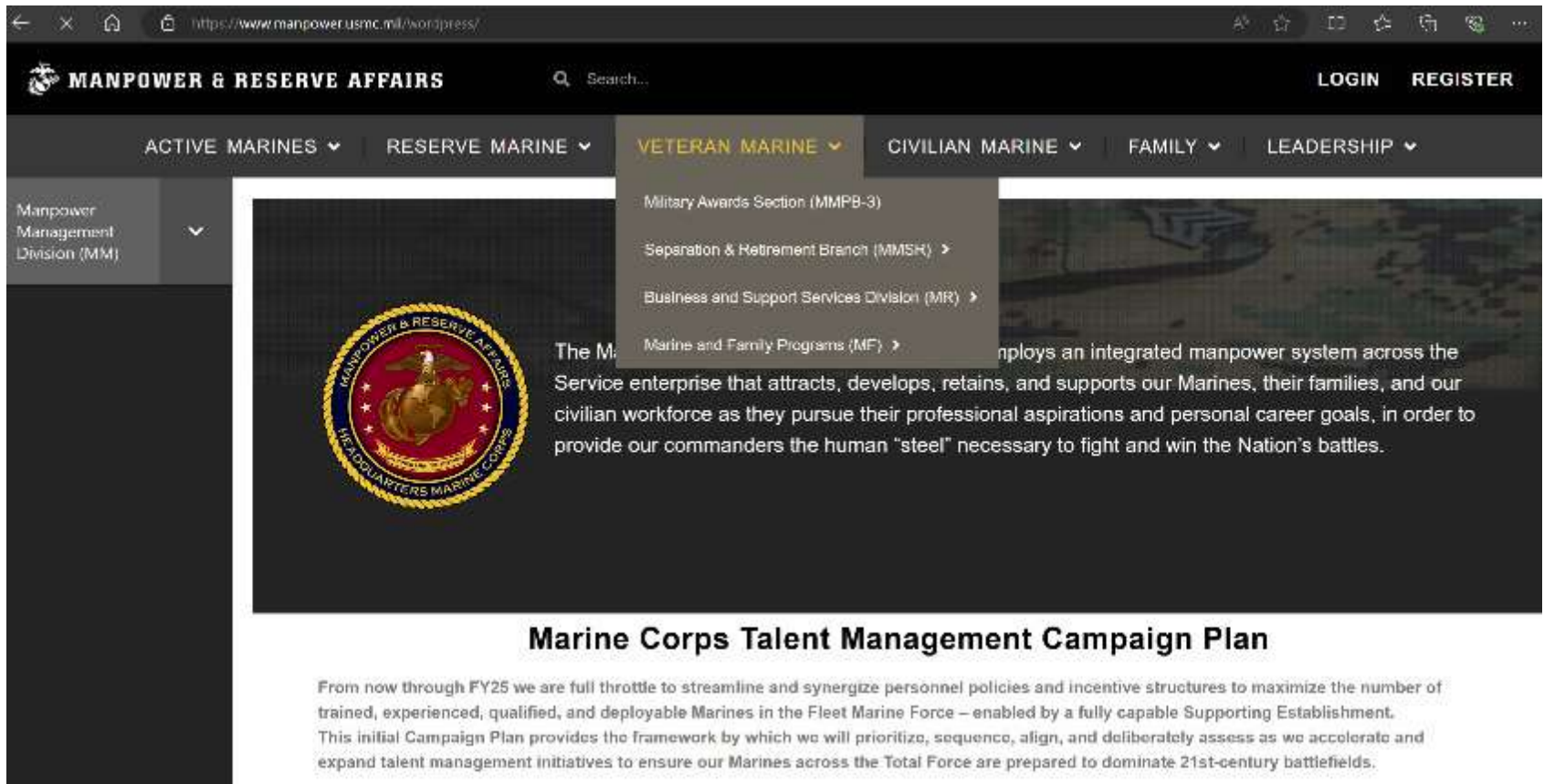
<https://www.cem.va.gov/index.asp>

Use this website to apply for burial benefits



<https://www.manpower.usmc.mil/wordpress/>

Marine specific website for issues with your record, questions on benefits, etc



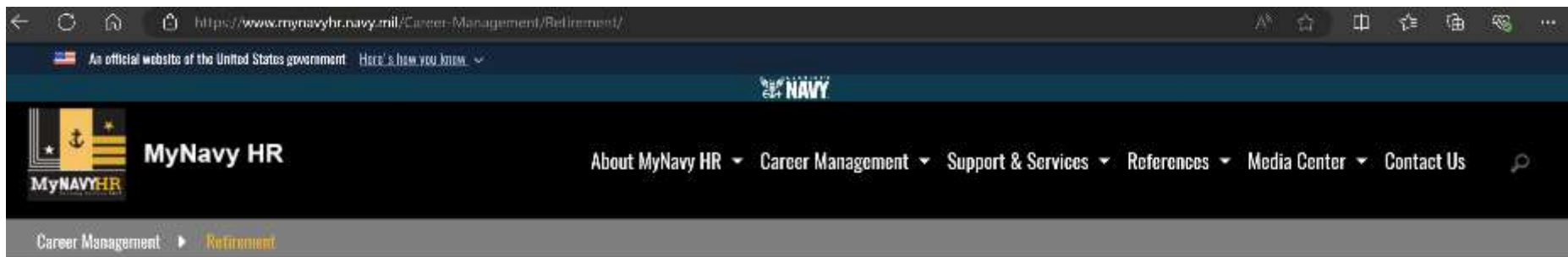
The screenshot shows the website for Manpower & Reserve Affairs. The header includes the site name, a search bar, and links for LOGIN and REGISTER. The main navigation bar has categories: ACTIVE MARINES, RESERVE MARINE, VETERAN MARINE (highlighted), CIVILIAN MARINE, FAMILY, and LEADERSHIP. A dropdown menu for VETERAN MARINE is open, showing options: Military Awards Section (MMPB-3), Separation & Retirement Branch (MMSH), Business and Support Services Division (MR), and Marine and Family Programs (MF). The left sidebar shows the Manpower Management Division (MM). The main content area features the Marine Corps seal and a paragraph about the integrated manpower system.

Marine Corps Talent Management Campaign Plan

From now through FY25 we are full throttle to streamline and synergize personnel policies and incentive structures to maximize the number of trained, experienced, qualified, and deployable Marines in the Fleet Marine Force – enabled by a fully capable Supporting Establishment. This initial Campaign Plan provides the framework by which we will prioritize, sequence, align, and deliberately assess as we accelerate and expand talent management initiatives to ensure our Marines across the Total Force are prepared to dominate 21st-century battlefields.

<https://www.mynavyhr.navy.mil/Career-Management/Retirement/>

Navy specific website for questions about records, awards, benefits



Officer Retirements Branch - PERS-835

Enlisted Retirements/Fleet Reserve - PERS-836



Information regarding Reserve (Non-TAR)/non-regular retirements for both officers and enlisted Sailors is available via the path: "Career Management" (dropdown menu above), "Reserve Personnel Mgmt.," and then "Reserve Retirements." For a direct link, click [here](#).

MAJOR RESPONSIBILITIES:

1. Provides advice and assistance to military and civilian personnel at all levels within the Bureau of Naval Personnel (BUPERS), the Department of Navy (DON), and Department of Defense (DOD) regarding retirement laws and procedures, retirement policy, dual compensation laws, Judge Advocate General (JAG) opinions, and Comptroller of the Navy (NAVCOMPT) decisions relating to retired pay authorization and all other retirement rights, benefits, and privileges.
2. Reviews new laws affecting retirement, determines and analyzes the effects of these laws, and issues directives required to implement retirement policy changes.
3. Reviews and provides comments on legislative proposals and initiates legislation relating to retirement.
4. Provides assistance to the Board for Correction of Naval Records (BCNR) to resolve petitions for correction of active duty personnel (officer and enlisted) records pertaining to retirement.

Army specific website for questions about military records, retirements, etc

The screenshot displays the MyArmyBenefits website interface. At the top, the U.S. Army logo is visible above the 'MyArmyBenefits' title. A navigation bar includes links for Home, Benefit Library, Benefit Calculators, Resources, News, and Help. A search bar is located on the right. The left sidebar lists categories: Federal Benefits (with sub-links: By Category, By Component, By Life Event, A to Z), State/Territory Benefits, and Resource Locator. The main content area is titled 'Retirement Services Program' and includes a breadcrumb trail: Home > Benefit Library > Federal Benefits > Retirement Services Program. The text describes the HQDA Retirement Services Program's role in assisting soldiers and their families. Below this, a list of links categorizes services by service type: Regular Army (Active Duty, Retired), Army National Guard (Active Duty Under Title 10 USC or Title 32 USC, State Active Duty, Drilling, Retired), and Army Reserve (Active Duty, Drilling). On the right, a 'BENEFITS FACTS' section highlights 'CRDP' (Concurrent Retirement and Disability Pay) with a 'MORE' button and an image of money. Below this is a 'FEATURED: REUNION' section with an image of a soldier and family, a quote about the importance of family, and a testimonial from Maj. Ken Williams.

<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Retirement-Services-Program>

U.S. ARMY

MyArmyBenefits

★ Home ★ Benefit Library ★ Benefit Calculators ★ Resources ★ News ★ Help

Search

Federal Benefits

- By Category
- By Component
- By Life Event
- A to Z

State/Territory Benefits

Resource Locator

Home > Benefit Library > Federal Benefits > Retirement Services Program

Retirement Services Program

The Headquarters, Department of the Army (HQDA) Retirement Services Program provides assistance to soldiers and their families preparing for and transitioning to retirement, families of soldiers who die on active duty, Retired soldiers, surviving spouses, and their families. Through a network of Retirement Services Officers (RSOs) at major Army installations, National Guard State Headquarters, and Army Reserve Readiness Divisions (RDs) and Mission Support Commands (MSCs) worldwide, they: 1) provide counseling to these groups on their rights, benefits and entitlements, 2) provide Survivor Benefit Plan (SBP) counseling and assist with maintaining SBP elections, 3) provide Reserve Component Survivor Benefit Plan (RCSBP) counseling and assist with maintaining RCSBP elections and 4) keep the retiree population informed of law and benefit changes.

- Regular Army: Active Duty
- Regular Army: Retired
- Army National Guard: Active Duty Under Title 10 USC or Title 32 USC (Full-Time National Guard Duty)
- Army National Guard: State Active Duty
- Army National Guard: Drilling
- Army National Guard: Retired
- Army Reserve: Active Duty
- Army Reserve: Drilling

BENEFITS FACTS


CRDP

MORE

Concurrent Retirement and Disability Pay is the gradual restoration of the retired pay currently being offset by VA disability pay.

1 2 3 4 5 6 7 8 9 10

FEATURED: REUNION



The return home from combat can often leave servicemembers feeling out of place with the most important people in their lives - their families.

"In deployment, Soldiers grow accustomed to a new lifestyle and a new 'family' - those buddies that bond together to defend each other," said Maj. Ken Williams, 14th Military Police

Preparing For The Next Step

- Living Thrust
- Living Will
- People You Trust on Your Accounts (Passwords)
- Social Media Profiles
- Long Term Health Care
- Financial Planning
- Probate
- Burial Plans
- SBP

Thank You For Coming!

Join Us Next Year for the
33rd Annual Military Retiree Expo
Saturday September 12th, 2026