



# RETIRED MILITARY NEWSLETTER

2012



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**DD-214 Online.** The National Personnel Records Center (NPRC) has provided the following website for veterans to request their DD214s online:

<http://www.archives.gov/veterans/military-service-records/>

This may be particularly helpful when a veteran needs a copy of his DD-214 for employment purposes. NPRC is working to make it easier for veterans with computers and Internet access to obtain copies of documents from their military files.

Military veterans and the next of kin of deceased former military members may now use a new online military personnel records system to request documents.

Other individuals with a need for documents must still complete the Standard Form 180, which can be downloaded from the online web site. Because the requester will be asked to supply all information essential for NPRC to process the request, delays that normally occur when NPRC has to ask veterans for additional information will be minimized. The new web-based application was designed to provide better service on these requests by eliminating the records centers mailroom and processing time.

**Tricare videos.** Little by little the Services are using what is commonly referred to as “Social Media.” Last month’s newsletter contained an article about the Air Force’s use of Facebook as it relates to space available. Now we want to bring your attention to Tricare’s use of “youtube.”

The youtube site presents Tricare information in an easy to understand format. Sometimes it is easier to watch a movie (video) than to understand the written word. You can check out the site at <http://www.youtube.com/watch?v=s7VeUIyTMa4&feature=relmfu> . You might also visit the TRICARE Media Center at [www.tricare.mil/mediacenter](http://www.tricare.mil/mediacenter) to hear this week's TRICARE Beneficiary Bulletin.

**VA Loans.** It is the intent of this letter to keep you, the military retiree, apprised of your benefits and of programs available to you as a veteran. A lot has been written lately about VA loans because of the current low rates and uniquely special aspects of loans available to vets. For example VA loans guarantee up to **25%** of your loan value, **essentially making your down payment for you.** This makes it easy to secure a loan for a New Home Purchase or for Refinancing an existing loan.

The average 30-year fixed mortgage has fallen below 4% for the first time ever. Combined with the powerful benefits of a VA Loan and if you are thinking of buying or refinancing, this could be something for you.

**Search for Lenders** that work with VA Loans and see what they can do for you.

- Lock in a Low, Fixed Interest Rate
- No Down Payment or PMI Required
- Pay Off Credit Cards or a 2nd Mortgage
- Roll Closing Costs into Your Loan

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The VA may also be able to help you if foreclosure is a concern. Last year, VA helped 72,391 veterans and servicemembers who were in default on their mortgage loan retain their homes or avoid foreclosure. For veterans and Servicemembers who have trouble meeting their mortgage obligations or anticipate problems in the near future, VA first recommends contacting their loan servicer. Depending on the situation, VA's loan specialists can intervene on a veteran's behalf to help pursue home-retention options such as repayment plans, forbearances, and loan modifications. Veterans and Servicemembers can also call VA toll-free at (877) 827-3702 to speak with a VA specialist concerning foreclosure avoidance.

**Exchange Auctions.** Sometime ago we mentioned that the Service Exchanges have a mutual website <http://www.shopmyexchange.com/> which contains millions of items that can be purchased online, and we noted that you can get access to their associated auction site. We recently became aware a Facebook site, <http://www.facebook.com/exchangeauctions> , that will also get you access to the auctions.

**TRICARE Overseas.** If you are an overseas-based uniformed service retiree, you enjoy much more flexibility in choosing providers than TRICARE Overseas Program (TOP) Prime enrollees, since you don't have a primary care manager and don't need specialty care referrals. That's your advantage when using TOP Standard.

Many overseas host nation providers require up-front payment for services, and you usually have to file your own claims when using TOP Standard. Contact your TRICARE Overseas Program Regional Call Center ([www.tricare-overseas.com/ContactUs](http://www.tricare-overseas.com/ContactUs)) to get help in finding a host nation

network provider or filing a TRICARE claim. You can also find a provider by using the overseas online TRICARE Provider Directory ([www.tricare-overseas.com/ProviderSearch](http://www.tricare-overseas.com/ProviderSearch)).

If you become Medicare-eligible, be aware that TRICARE-For-Life acts the same as Standard overseas except in U.S. Territories. Although Medicare services are only available in U.S. Territories overseas, you must still enroll in Medicare Part B and pay the monthly Part B premium to be eligible for TRICARE For Life, regardless of location.

For more information regarding TOP Standard and TRICARE For Life in overseas areas, visit [www.tricare.mil](http://www.tricare.mil). (Source: *TRICARE Management Activity 02/22/2012*)

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**Military Lodging.** If you are interested in staying at military bases, all you need is your military ID Card. An excellent website to start your lodging planning is the DOD lodging site <http://www.dodlodging.net/>. This site lets you select lodging by any Service worldwide.

If you do not use a computer, here are some phone numbers that will help you:

Air Force Lodging 1(888) 235-6343; Army Lodging 1(800) 462-7691; or Navy Lodge 1(800) 628-9466 and follow the prompts if you are going to be by a military base and want to stay at it. They will make a reservation for you if they have rooms available:

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**Assisted Living House and VA Benefits.** Homes in assisted living communities are often for sale rather than rent. VA borrowers with assisted living needs may be able to get a VA-guaranteed mortgage to finance a property located in an [assisted living](#) community.



As long as the property meets VA requirements for acceptable use, then it can be considered for VA financing. For instance, condos and townhomes must be on the

VA-approved list, and all properties must undergo a VA appraisal and provide safe living conditions.

Qualified veterans or surviving spouses with assisted living needs may purchase approved homes in assisted living communities using the VA Home Loan Guaranty Program, and there may be additional VA benefits available.

Through an underutilized VA benefit called Aid and Attendance, wartime veterans and surviving spouses can receive reimbursement for in-home care. Those who are unable to feed and dress themselves and take care of bathing and other bodily needs without assistance, and those who are bedridden or need help with prosthetic or orthopedic devices, may qualify for the Aid and Attendance benefit. Also, those with physical or mental injuries or illnesses that may require assistance to protect them from daily environmental hazards or dangers may also qualify.

The annual income threshold for Aid and Attendance is currently \$18,234 for a veteran with no dependents. Those with one dependent can make \$21,615 and still qualify. For each additional

*If a home in an assisted living community is what you need, then it's possible that veterans' benefits can help*

dependent, the threshold is upped by \$1,866. For surviving spouses with no dependents, the annual Aid and Attendance threshold is \$11,715. For spouses with one dependent, the threshold is \$13,976 and increases by \$1,866 for each additional dependent.

The advantages of buying a home using a [VA loan](#) include:

No money down up to conforming loan limits

No monthly private mortgage insurance premiums

No prepayment penalties

Competitive interest rates

For more information about purchasing a home in an assisted-living community using a VA-guaranteed loan contact a VA specialty lender.

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**Veterans Benefits.** Each state manages its own benefit programs. The following is a list of links to the websites for each of the individual states that offer veterans benefits. It is to your benefit to take advantage of the benefits available to you by clicking on the link to your State Department of Veterans Affairs. See what benefits your state offers.

<http://www.military.com/veterans-report/state-veterans-benefits-directory-020612?ESRC=mr.nl>

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**Navy Lodge.** The Navy Lodge located on Naval Air Station North Island (NASNI) recently held its grand opening ceremony. The Navy Lodge just finished a refurbishment, making the lodge more family friendly by providing new amenities. A family can stay at the lodge anywhere from two to 30 days. Navy Lodge room rates range from \$85 to \$135 per night. Each Navy Lodge finances itself and no taxpayer money is used in their construction. For more information, visit the [Navy Lodge website](#).

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**Home Buying Service.** The Fleet and Family Support Center is hosting a Home Buying Seminar on April 24, from 9a.m. – 12 p.m. in Building 78 at Naval Weapons Station, Seal Beach. Call 562-626 7134 to register.



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#### How to contact us

The Retired Activities Office, Naval Weapons Station, Seal Beach, California is located at 800 Seal Beach Blvd in Bldg. 22, Rm 2, Seal Beach, CA 90740-5000. We are here to serve all Armed Forces retirees and are open M-Th 0900 to 1500; Fri 0900 to 1200. You may contact us at (562)-626-7152 or by emailing us at [rao-nwssb@navy.mil](mailto:rao-nwssb@navy.mil)

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