



THE CENTURION

DELAWARE COMMISSION OF VETERANS AFFAIRS

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CHAIRMAN'S UPDATE

I feel honored that my peers on the Commission elected me to once again serve as their Chairman. I want to thank and congratulate Commissioner Paul Lardizzone for the outstanding job he performed as Chairman and I appreciate that he will serve as our Vice Chairman. His service to the Commission as well as to all Delaware veterans is to be commended. I also want to thank the many Delawareans for their continuous support of Delaware's veterans and of the young men and women in today's armed forces during our country's time of serious international strife. Our new breed of servicemen/servicewomen are extremely capable successors to those of us who have previously served this great State and Nation. Finally, I especially thank you for supporting the Commission, for providing us with your ideas and concerns, and for your comments to the Governor and to the members of the Delaware Legislature in support of veterans programs.

Sincerely,

James L. Thompson
Chairman

THOUGHT FOR THE QUARTER

“The best things in life are still free, but the tax experts are working overtime on the problem.”

“GO DIRECT”

On March 1, 2013, VA will stop issuing paper checks to comply with Department of Treasury policy. Veterans and other beneficiaries who do not have electronic payments for their federal benefits by that time will receive their funds via a pre-paid debit card. Called the Direct Express card, it is issued by Commercial Bank as the financial agent of the U.S. Treasury. As a prelude to going to totally paperless payments, those receiving VA compensation or pension benefits for the first time after May 1, 2011 will automatically receive the benefits electronically. Anyone already receiving federal benefit payments electronically will be unaffected by the changes. To learn more about the federal government’s switch to direct deposit – or to change VA benefits to direct deposit -- visit www.GoDirect.org. Information about the federal government’s “Go Direct” campaign is also available at 1-800-333-1795. Along with payments for VA benefit, the change will also affect recipients of payments from Social Security, Supplemental Security Income, Railroad Retirement Board, and Office of Personnel Management. *(Kevin Secor, Veterans Service Organizations Liaison, Office of the Secretary, U.S. Department of Veterans Affairs)*

HAVE YOU HEARD?

VA is launching a multi-year initiative called Veterans Relationship Management (VRM) to improve Veterans’ access to health care and benefits information. By the end of this year, VRM will deliver improved telephone services to enable Veterans to reach a call center agent faster. Recording and review of calls will ensure the quality of services provided to Veterans. VRM enhancements will be rolled out in six-month increments. An important component of VRM is the Internet site, which puts the Veteran in the driver’s seat for information. VA collaborated with the Department of Defense to provide a single sign-on

capability for both Service members and Veterans. Single sign-on will quickly establish an individual’s identity and allow that person to complete transactions without having to re-enter information. Self-service access through the Internet site (www.ebenefits.va.gov) is already available in some benefit areas, including military personnel records, VA home loan eligibility certificates, and status information on compensation and pension claims. Once fully realized, VRM promises Veterans a “better experience” when they contact VA for assistance. *(Kevin Secor, Veterans Service Organizations Liaison, Office of the Secretary, U.S. Department of Veterans Affairs)*

VA ADDS CHAT FEATURE TO ONLINE APPLICATION FOR HEALTH BENEFITS

Veterans will find it easier and faster to apply for their health care benefits now that the Department of Veterans Affairs has enhanced and streamlined its online Form 10-10EZ, “Application for Health Benefits.” “VA is committed to tapping into the best that technology has to offer to ensure Veterans receive the benefits they have earned,” said Secretary of Veterans Affairs Eric K. Shinseki. “We continue to look for new ways to improve access to care and benefits and engage Veterans.” This revised online application now features a chat function which will allow Veterans to receive live assistance while they are filling out the form. Additional enhancements to the process include simplification of questions relating to military service in Southeast Asia during the Gulf and in the Vietnam war. Several additional minor enhancements make the application easier and faster for Veterans to complete. The 10-10EZ application is divided into six different sets of information, including personal information, insurance information, employment, military service, and a financial assessment. Since November 2000, nearly 400,000 Veterans have already used the online 10-10EZ to start receiving health care benefits from VA. Future enhancements to the online application will include a 10-10 EZR

Health Benefits Renewal Form for Veterans to update their personal information and a special 10-10EZ designed specifically for demobilizing military service members. Veterans may complete or download the 10-10EZ form at the VA health eligibility Web site at www.1010ez.med.va.gov/sec/vha/1010ez.

Veterans may also contact VA at 1 (877) 222-8387 (VETS), visit the VA health eligibility Web site at www.va.gov/healtheligibility or apply for health care benefits at any VA medical center at <http://www2.va.gov/directory/guide/home.asp> with the help of a VA health care eligibility specialist.

VET FORECLOSURE RELOCATION ASSISTANCE

Veterans who lose their homes to a short sale (i.e. a sale of real estate in which the sale proceeds fall short of the balance owed on the property's loan) or a deed-in-lieu of foreclosure can receive up to \$1,500 in relocation assistance. A Deed in lieu of foreclosure is a deed instrument in which a mortgagor (i.e. the borrower) conveys all interest in a real property to the mortgagee (i.e. the lender) to satisfy a loan that is in default and avoid foreclosure proceedings. The VA has for years encouraged mortgage servicers to work with veterans on the edge of default. Now, the agency has directed its approved servicers to provide that cash advance to borrowers who use a deed-in-lieu of foreclosure or who complete a VA compromise claim to unload their short sale. The directive went into effect on 6 JAN. Borrowers can use the money to cover moving expenses or to simply pay for lodging while they deal with the pending loss of their home. 9* VA has a longstanding policy of encouraging servicers to work with veteran borrowers to explore all reasonable options to help them retain their homes or, when that is not feasible, to mitigate losses by pursuing alternatives to foreclosure, according to the two-page VA circular released on the subject. These options generally provide a substantially better outcome than a foreclosure sale for borrowers, investors, and communities. Under the VA's Compromise Sale Program, the agency can pay a compromise claim for the difference

between the sale price and the borrower's loan balance. That allows the veteran to complete a private sale to a borrower who either assumes the loan or who has secured separate financing. These aren't exactly everyday transactions. But the Compromise Sale Program is another of the VA's tools that can help keep service members out of credit and fiscal calamity. Given the unique nature of this program, there are a host of requirements and criteria for all stakeholders. Several factors must be met in terms of basic eligibility, including:

- The sale price must reflect fair market value
- Reasonable closing costs
- The sale must represent a better financial outcome for the government than foreclosure
- The seller must be able to document financial hardship
- There can be no second liens
- Sellers must have a sales contract in place before applying

A host of VA-approved lenders are authorized to conduct compromise sales. But the agency itself can do them in-house if necessary. A current VA appraisal is required before a Compromise Sale can proceed. The mortgage lender must also agree to have the amount of its VA guaranty reduced by that gap between *sale price* and *loan balance* in other words, the value of the compromise. One issue veterans need to consider is losing, at least temporarily, some of their future buying power. The part of their VA entitlement tied up in the original mortgage guaranty will remain in limbo until the VA gets fully reimbursed. To learn more about this program, VA loan holders can contact the agency at 1-800-933-5499. The VA also has a VA compromise guide available for download. <http://www.ourbroker.com>. (Chris Birk articles Nov 3, 2010 & Jan 19, 2011)

TRICARE RETIRED RESERVE

The new Tricare benefit for Grey Area Reservists, under age 60, is now available for purchase. It is a premium based service for qualified retired Reserve members. There are no pre-existing condition exclusions or up-charges. Premiums vary annually based on group experience. Monthly rates for 2011

are \$408.01 for member, \$1,020.05 for member and family. Applications are only accepted online. You must have all your DEERS information current; as the Tricare system relies on DEERS for the coverage eligibility. You must have an acceptable form of online credentials to log on to the DMDC Reserve Component Purchased Tricare Application. The premium payment is due no later than the last day of the month for the next month's coverage. Failure to pay total premium amounts due will result in a termination of coverage due to nonpayment. A 12-month TRR purchase lockout will go into effect. Members must meet the outpatient deductible each federal fiscal year (i.e. 1 OCT thru 30 SEP) before Tricare outpatient cost-sharing begins. The annual deductible is currently \$150 a year for individuals and \$300 a year for families. The amounts of member payments for outpatient services after their annual deductible is met are 20% of the negotiated rate for Tricare Network providers and 25% of the Tricare-allowable charge, plus fees up to 15% above the Tricare-allowable charge for Tricare-Authorized Non-Network providers. The TRR catastrophic cap is \$3,000. The catastrophic cap is the maximum amount you will pay for health care each federal fiscal year. The cap applies to all Tricare-covered services inclusive of annual deductibles, outpatient and inpatient cost-shares, and pharmacy copayments based on Tricare-allowable charges. Monthly premiums, payments above the Tricare-allowable charge, and payments for non-covered services are not credited toward the TRR catastrophic cap. (*JAN Veteran Eagle & www.TriCare.mil/trr, Jan 2011*)

**UPDATE ON COST-OF-LIVING
ADJUSTMENT FOR VETERANS
COMPENSATION AND PENSION
BENEFITS IN 2011**

***COLA Tied to Social Security and
Consumer Price Index***

The Social Security Administration has announced that no cost-of-living adjustments will be made to Social Security benefits in 2011 because the consumer price index has not risen since 2008 when the last Social Security increase occurred. Like

recipients of Social Security and other federal benefits, Veterans, their families and survivors will also not see a cost-of-living adjustment in 2011 to their compensation and pension benefits from the Department of Veterans Affairs (VA). Under federal law, the cost-of-living adjustments to VA's compensation and pension rates are the same percentage as for Social Security benefits. VA provides compensation and pension benefits to about four million Veterans and beneficiaries. For more information about VA benefits, go to www.va.gov or call 1-800-827-1000.

**VA EXPANDS SUPPORT FOR FAMILIES OF
LOW-INCOME VETERANS
*Communities and Non-Profits Will Play
Critical Outreach Role***

The U.S. Department of Veterans Affairs (VA) announced an important program designed to provide enhanced services to low-income Veterans and their families who are at risk of being homeless. Under the Supportive Services for Veteran Families Program, VA will provide grants to private non-profit organizations and consumer cooperatives that will help break the cycle of homelessness among America's Veterans at risk. The program will deliver grants to community agencies for vocational and rehabilitation counseling, employment and training service, educational assistance; and health care services. Agencies will also provide direct financial assistance for daily living, transportation, child care, rent and utilities and other expenses. Agencies may also propose funding for additional services in their supportive services grant application based on the specific needs of their communities and local Veterans. "Ending homelessness for Veterans and their families will require all segments of our communities to work together," said First Lady Michelle Obama. "I am pleased this new program will help more local organizations support them when they need it most." "This new program will provide valuable new tools in our campaign to end homelessness among Veterans and their families," said Veterans Affairs Secretary Eric K. Shinseki. "Partnering with homeless agencies across this country, we will attack the problems that underlie homelessness and,

for the first time, fund services for the spouses and children of homeless Veterans.” By mid-December, VA officials will provide local agencies with the instructions necessary to apply for grants under the program. Eligible Veteran families include those who are residing in permanent housing, are homeless and scheduled to become residents of permanent housing within a specified time period, or who have left permanent housing and are seeking other housing that is responsive to such very low-income Veteran family’s needs and preferences. The program is available for public viewing at <http://www.ofr.gov/>. (VA Newsletter, November 09, 2010)

PRESIDENT SIGNED IMPROVEMENTS TO POST-9/11 GI BILL

Many Non-College Programs, State Service of Reserves and Guard Covered

To bring the educational benefits of the Post-9/11 GI Bill closer to more Veterans and Service Members, President Obama signed legislation Jan. 4 that streamlines the 18-month-old education program administered by the Department of Veterans Affairs (VA).

“Since the first GI Bill in 1944, this unique educational program has adapted to the needs of America’s Veterans, active-duty personnel, reservists and Guardsmen,” said Secretary of Veterans Affairs Eric K. Shinseki. “Like its forbearers, the Post-9/11 GI Bill is growing to ensure the men and women who serve this nation in uniform receive valuable education benefits from a grateful nation.”

“On behalf of Veterans and the many who serve them at VA, we would like to thank the president for his support, as well as members of Congress and our Veterans service organization partners for helping make this bill a reality,” Shinseki added.

Among the provisions of the legislation are:

- Paying for on-the-job training, some flight training; apprenticeship training and correspondence courses;
- Allowing reservists and Guardsmen to have their time supporting emergencies called by their state governors credited to the time needed to qualify for educational benefits;

- Providing one half of the national average for the program’s housing allowance to students enrolled in distance learning;
 - Pro-rating the housing allowance to exclude payments when students are not in class;
 - Allowing students on active duty to receive the stipend for books and supplies;
 - Allowing people eligible for the Post-9/11 GI Bill, but participating in VA’s Vocational Rehabilitation and Employment (VR&E) benefits to choose between the GI Bill’s housing allowance or VR&E’s subsistence allowance;
 - Permitting reimbursement for more than one “license and certification” test;
 - Reimbursing fees to take national admission tests, such as SAT, ACT, GMAT and LSAT; and
 - Establishing a national cap of \$17,500 annually for tuition and fees in a private or a foreign school, not including contributions by educational institutions under the “Yellow Ribbon” program.
- Information about the new provisions is available on the Internet at www.gibill.va.gov. By the end of December 2010, VA issued nearly \$7.2 billion in tuition, housing, and stipends for more than 425,000 Veterans or eligible family members pursuing higher education under the Post-9/11 GI Bill. (VA Newsletter, January 05, 2011)

VA TAKING LIFE-SAVING CAMPAIGN TO STREETS

Nearly 1,200 life-saving advertisements will go up on city buses, bus shelters, rail and subway stations across the Nation displaying a message of hope for those who have served their country and may be facing an emotional crisis. The Department of Veterans Affairs (VA) is advertising its Suicide Prevention Hotline through Jan. 9, 2011.

“I know of one Veteran who saw these signs on a bus shelter, called the hotline, and came to VA for help that same day,” said VA Secretary Eric K. Shinseki. “That Veteran had been walking out to the desert to take his own life. There are thousands of other Veterans like him who are still with us today as a direct result of the hotline. It’s important that we get the word out to everyone who put their lives on the line in defense of this Nation.” Since its

inception in July 2007, VA's Suicide Prevention Hotline, 1-800-273-TALK (8255), has saved more than 10,000 Veterans and provided counseling for more than 180,000 Veterans and their loved ones at home and overseas. The hotline is staffed 24 hours a day, seven days a week by trained mental health professionals prepared to deal with immediate crises. The hotline also offers an anonymous online chat feature available at www.suicidepreventionhotline.org. (Look for the chat feature in the upper right hand box.) While implemented for Veterans, any person who calls the hotline and needs help will receive it. VA has marketed the hotline through mass transit campaigns since summer of 2008, increasing the number of calls and lives saved with each city the campaign has reached. VA is partnering with Blue Line Media (www.BlueLineMedia.com) for the campaign, a [transit advertising](#) company that specializes in helping business and government tell their stories through transit advertising media, such as buses, bus shelters, benches, subways, trains, airports, billboards and more. VA has also promoted awareness of the hotline through national public service announcements featuring actor Gary Sinise and TV personality Deborah Norville. The transit advertisements and both PSAs are available for download via You Tube and at www.mentalhealth.va.gov/suicide_prevention. (*VA Newsletter, October 19, 2010*)

TRICARE DENTAL PROGRAM UPDATE

DoD has awarded the new Tricare Dental Program (TDP) contract to Metropolitan Life Insurance Company, Inc. The contract provides worldwide coverage for enrolled family members of active duty personnel and to members of the Selected Reserve and Individual Ready Reserve and their eligible family members. Approximately 1.9 million beneficiaries are currently enrolled in the premium-based TDP worldwide. Dental care under the new contract will begin 1 FEB 2012, following a 12-month transition period. New features of the TDP contract include:

- An increase in the annual maximum from \$1,200 to \$1,300

- An increase in the lifetime orthodontic maximum from \$1,500 to \$1,750
 - Coverage of posteriorresin (white) fillings
 - Additional \$1,200 maximum per year for services related to accidents/injuries
 - No cost shares for some periodontal services for diabetics
 - Coverage of an additional cleaning for women during pregnancy
 - First-year premiums below current rates
- (*MOAA Legislative Update January 14, 2011*)

WOMEN VETERANS ASKED TO COMMENT ON VA

In a story carried by at least 14 publications, [UPI](#) (1/4) reports, "Women veterans are being asked to participate in an online survey for the American Legion about the VA healthcare system," Legion officials say. Jimmie Foster, the group's national commander, says "the two-month, worldwide online survey, will ask questions on 10 aspects of VA healthcare service quality: Reliability, responsiveness, competence, access, courtesy, communication, credibility, security, tangibles and understanding the customer." In a statement, Foster says "the survey will help his group make specific recommendations for congressional appropriations, VA programs and facilities, and help it increase public awareness of issues facing women veterans." (*Kevin Secor, Veterans Service Organizations Liaison, Office of the Secretary, U.S. Department of Veterans Affairs, January 04, 2011*)

VA LAUNCHES VANTAGE POINT BLOG *Online Communications Tools Between VA and Veterans About to Increase*

The Department of Veterans Affairs (VA) is launching its first official blog, opening a new line of communication between the department and its stakeholders. The debut marks VA's latest outreach effort aimed at improving the way VA and its clients engage online. "As methods of communication change and evolve, we don't just want to keep up at VA. We want to lead the way. This tool will allow us to interact with Veterans,

their families, and the public in ways we've never done before," said VA Secretary Eric K. Shinseki. "Instead of waiting for Veterans to find us, we're going to seek them out where they already are—which is, increasingly, online." The blog, called *VAntage Point*, will be edited by VA's Director of New Media, Brandon Friedman. The blog will launch with two primary features: a main column of articles written each day by VA staff and a section comprised of guest pieces submitted by other stakeholders including employees and the public. Readers will be able to comment and participate on all articles. The main column will initially be authored by two VA employees. VA staff writer Alex Horton, a former infantryman who began his writing career by blogging from Iraq, will address Veterans issues, while Lauren Bailey, special assistant to the chief technology officer, will provide readers with the latest on VA's information technology initiatives meant to modernize the department. Both writers will interact frequently with readers. *VAntage Point's* guest pieces will function as "letters to the editor." Whether from a VA physician, a student going to school on the Post-9/11 GI Bill, or a representative from a Veterans Service Organization, all pieces will be considered for publication based on their rationale and reasoned points—not on how closely their views align with those of the department. "Communication between VA, Veterans, and their families is no longer a one way street," said Assistant Secretary for Public and Intergovernmental Affairs Tammy Duckworth. "Not only will *VAntage Point* improve our ability to get the right information to the right Veteran at the right time, but it will allow the department to hear directly from Veterans about their concerns." *VAntage Point* is just the latest expansion of the department's outreach efforts to increase transparency, participation, and collaboration via social media. Since creating an Office of New Media in late 2009, VA has launched a presence on Facebook, Twitter, Flickr, and YouTube. Each major component of VA (health, benefits, and national cemeteries) has its own Facebook page and Twitter feed, while the department has simultaneously begun to roll out these platforms to

all 153 VA medical centers. Currently, 55 medical centers maintain a presence on Facebook and 30 are operating Twitter feeds. The department currently has the largest Facebook subscriber base among cabinet-level agencies with over 70,000 subscribers. To view the blog, please visit <http://www.blogs.va.gov>. For more information, visit <http://www.va.gov>. (*VA Newsletter, October 29, 2010*)

NATIONAL PARK PASS PROGRAM

The National Park Service is an important participant in the new Interagency Pass Program which was created by the Federal Lands Recreation Enhancement Act and authorized by Congress in DEC 04. Participating agencies include the National Park Service, U.S. Department of Agriculture - Forest Service, Fish and Wildlife Service, Bureau of Land Management and Bureau of Reclamation. The Access Pass offered under the program is the replacement for the Golden Access Passport as of JAN 07. Golden Access Passports remain valid and do not have to be replaced with the Access Pass. It is a lifetime pass for U.S. citizens or permanent residents, regardless of age, with permanent disabilities. A permanent disability is a permanent physical, mental, or sensory impairment that substantially limits one or more major life activities, such as caring for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, and working. Documentation is required to obtain the pass and it must be obtained in person by the applicant. Acceptable documentation includes:

- Statement by a licensed physician;
- Document issued by a Federal agency such as the Veteran's Administration, Social Security Disability Income or Supplemental Security Income; or
- Document issued by a State agency such as a vocational rehabilitation agency.

The pass provides access to, and use of, Federal recreation sites that charge an Entrance or Standard Amenity. It is not valid at state parks or local recreation areas. Photo identification may be requested to verify pass ownership. The pass admits the pass holder and passengers in a non-commercial

vehicle at per vehicle fee areas and pass holder + 3 adults, not to exceed 4 adults, at per person fee areas (children under 16 are admitted free). The pass can only be obtained in person at the park. The Access Pass provides a 50% discount on some Expanded Amenity Fees charged for facilities and services such as camping, swimming, boat launching, and specialized interpretive services. In some cases where Expanded Amenity Fees are charged, only the pass holder will be given the 50% price reduction. The pass is non-transferable and generally does not cover or reduce special recreation permit fees or fees charged by concessionaires.

(http://www.nps.gov/pub_aff/access/access_pass.htm, Jan 2011)

VET UNCLAIMED MONEY

Approximately \$33 million dating back to WWI for veterans and their families are sitting unclaimed. The money typically represents life-insurance policy payouts or dividend checks and premium refunds that were mailed to policyholders. If payments couldn't be delivered, the Department of Veterans Affairs holds the money indefinitely, says Thomas Lastowka, the department's director for insurance. About 25 million people have enrolled in the insurance programs since WWI. The bulk of the unclaimed funds date from World War II, when about 22 million people enrolled. The \$33 million in unclaimed funds is unrelated to the insurance programs for soldiers on active duty, the Servicemembers' Group Life Insurance and Veterans Group Life Insurance programs. The Department of Veteran Affairs is not the only agency sitting on unclaimed benefits. State treasurers and other agencies hold some \$32.877 billion in unclaimed funds for 117 million accounts, according to the National Association of Unclaimed Property Administrators. To see if you or a family member has any unclaimed VA money, check on the Veterans Affairs website (<https://insurance.va.gov/liability/ufsearch.htm>). You'll need to input the veteran's full name, date of birth and date of death (if applicable). Be careful when searching common names -- say, John Smith. To verify an

identity, you also may need the veteran's VA insurance file number or service number, which can be found on enlistment or discharge documents (many of which are on file at county courthouses). You also can claim money by calling 1(800) 669-8477 or writing to the Department of Veterans Affairs Regional Office and Insurance Center. Between JAN 07 and NOV 2010, \$6.4 million have been claimed, Mr. Lastowka says. Life-insurance claims usually average about \$4,500 while other checks range from \$1 to \$750. When it comes to collecting money owed to a deceased veteran, generally the surviving spouse has access first, followed by children and parents. (*The Wall Street Journal*, Emily Glazer article, January 2, 2011)

VA VIDEO OUTREACH MESSAGE AIMED AT NEW VETERANS

New TV Ad Encourages Veterans to Use Benefits

The Department of Veterans Affairs (VA) is launching a new television advertisement encouraging Veterans to take full advantage of the VA benefits and services they have earned. The ad is one step in a robust outreach effort aimed at welcoming returning Servicemembers and easing their transition from military to Veteran status. "VA is committed to reaching all Veterans to say 'thank you for your service', and to let them know about the health care, benefits and services available to help them meet whatever challenges lie ahead," said VA Secretary Eric K. Shinseki. "Each day all across the United States, men and women in uniform return from military service, and we want to do our part to welcome them home." The 30-second ad, focuses on today's generation of Veterans returning from Iraq and Afghanistan, and shows the path a Veteran might follow from boots on the battlefield to addressing possible health issues, going to college, finding employment and buying a home. The ad emphasizes the goal of a seamless transition between the Department of Defense and VA as military Servicemembers hang up their uniforms and enroll with VA. VA has targeted six cities to broadcast the ad based on the number of Veterans returning from service to those locations. The cities are Norfolk, Va., Raleigh, N.C., Savannah, Ga., Seattle, Wash., Watertown, N.Y. and El Paso,

Texas. The actor in the ad is Operation Iraqi Freedom Veteran Robert Kugler—a former Marine currently pursuing an acting career in Los Angeles. The uniformed personnel in the background are also Veterans, as are the students, the father and husband walking out of the house, and the doctor/instructor—an Air Force Veteran who served in Vietnam. This is the first of a series of broadcast and cable television ads to be produced and aired over the next several months to inform returning Veterans of the many benefits and services they have earned as a result of their military service. Broadcast organizations interested in obtaining a broadcast quality copy of the 30-second spot to run as a Public Service Announcement may download a copy at <http://ftplac1.dgfastchannel.com/download/VAWLAO110-2H.mov>. The video can be viewed on YouTube at <http://www.youtube.com/watch?v=dJneXGf5GAc>. For more information on VA benefits, visit <http://www.va.gov/MyVA>. (VA Newsletter, October 12, 2010)

STUDY SHOWS WOMEN VETERANS HAVE HIGHER RATE OF SUICIDE

A new study has found that the suicide rate among young females U.S. military veterans is nearly three times higher than among civilian women. The study is the first general population study of suicide risk among U.S. female veterans and is published in the December issue of *Psychiatric Services*. (NCHV, January-February 2011)

GATES PUSHES TRICARE FEE HIKES

On January 6, Secretary of Defense Robert Gates outlined an ambitious plan of cuts and efficiencies to squeeze more than \$78 billion in savings from the defense budget over five years. The proposal included a wide range of changes that would affect all facets of defense spending including civilian and uniformed personnel, command structures, weapons systems, intelligence, and benefits. As he has done repeatedly in recent months, Gates told reporters that health costs are "eating the Department alive", in part because working-age retirees who have access to civilian health coverage are foregoing that coverage to use TRICARE. Gates said the FY2012

defense budget will propose "modest" increases in fees for retirees under 65 and propose adjusting those fees every year at the rate of medical inflation. MOAA will reserve judgment on what constitutes "modest" increases until we see the numbers. But back in 2007 and 2008, he proposed increasing fees by \$1,000 to \$2,000 per year, which we think falls well outside the accepted meaning of that term. Gates also noted that military retirees pay significantly lower fees than federal civilians do for their health care. MOAA believes any such comparison is bogus if it doesn't explicitly acknowledge that career military members and families pre-pay far greater premiums for their future health coverage than any civilian ever has or ever will, through decades of arduous service and sacrifice for their country. In recognition of those extraordinary pre-paid premiums, MOAA believes the percentage growth in military health fees shouldn't exceed the percentage growth in retired pay. (MOAA Legislative Update, January 7, 2011)

DOL UPGRADES RE-EMPLOYMENT WEB PORTAL

Gateway to information on employment, training

The U.S. Department of Labor (DOL) has upgraded its re-employment web portal to provide access to assistance beyond career and job searches. [The Career One Stop re-employment site](#) now offers a single source for information on jobs; career training; unemployment benefits; and assistance with necessities such as food, housing, health care and utility payments. The resources will prove useful to everyone from recently laid-off workers and unemployment insurance claimants to individuals who have exhausted their unemployment benefits and those seeking to change careers. The portal offers information and guidance related to such varied topics as food stamps, the Low Income Home Energy Assistance Program, continuing health insurance coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA), the Temporary Assistance for Needy Families program, credit counseling, avoiding foreclosure, and pursuing education and training. In addition, visitors may search for both federal and

state resources. (*NCHV e-Newsletter, January 2011*)

GUARD/RESERVE WIDOWS GET A BREAK

A new update in computation rules for the Reserve Component Survivor Benefit Plan (RCSBP) will end the practice of deducting RCSBP premiums from the survivors' SBP annuities. RCSBP provides coverage for Guard and Reserve retirees in the so-called "gray area" between the time they retire from drilling status and attainment of retired pay eligibility at age 60. Unlike regular SBP, the beneficiary receives the coverage before the premiums start. Also unlike regular SBP, RCSBP is not subsidized by the government, which means premiums must be set at rates that fully cover the cost of the interim coverage. RCSBP premiums are paid in addition to regular SBP premiums. And because members who die in the "gray area" will never pay any premiums, RCSBP premiums until now have been deducted from both the retirees' retired pay and the survivors' SBP annuities, with premiums calculated individually for each couple based on their relative ages. DoD has revised RCSBP premiums periodically to reflect changes in mortality rates and other changing factors (projected COLAs and interest rates, etc.) and has established different premium schedules for members who retired at different times. The most recent calculation update allowed DoD to stop deducting premiums from RCSBP survivors' annuity checks -- a significant benefit improvement. That change will be applied immediately for survivors of retirees passing away in December 2010 or later. The premium relief also will be extended to all 44,000 existing RCSBP survivors, but that won't happen until next summer. That's because the individual nature of the premium calculation means DFAS must reconstruct each deceased member's original retired pay base to calculate the premium rebate for each eligible survivor. The new change will increase the average eligible Guard/Reserve survivor's SBP annuity by about \$18 a month. The new update also reduces RCSBP premiums by an average of about \$5 per month for RCSBP-enrolled retirees who began

receiving retired pay on or after May 1, 2010. (*MOAA Legislative Update, January 7, 2011*)

BEWARE OF BOGUS ONLINE CAR SALES

The Better Business Bureau (BBB) is warning car shoppers to beware of websites offering too-good-to-be-true deals on repossessed cars. BBB has heard from people across the country who thought they were buying from a reputable dealer online but were actually sending money to scammers posing as legitimate, already-established community dealerships. "Because scammers essentially steal the identity and good name of real auto dealers, car shoppers will think that they're buying a car from a reputable business," said Stephen A. Cox, President and CEO of the Council of Better Business Bureaus. "The truth is they're being sold a bill of goods by a coordinated, agile and in all likelihood overseas outfit of scammers." Most recently, one Memphis auto dealer (a legitimate car dealer) received more than 1,000 calls from consumers across the country who had shopped for a new car on www.americautosales.com thinking that it was the website of the Memphis dealership. The phony website used the name, address and contact information of the real dealer. The fraudulent website claimed to sell repossessed cars at prices well below market. Buyers were instructed to wire a deposit—as much as \$5,000—to an individual rather than the company, which, according to the phony website, "helps us avoid taxes legally." The balance was to be paid upon delivery at the consumer's address within five days. After paying the deposit, victims called the real dealership to arrange delivery of their car. Some customers even showed up at the lot to pick up the cars they had "bought" on the bogus site. Similar websites have posed as many different dealers in Colorado, Florida, Georgia, Michigan, New Mexico and Texas. The websites are often taken down after a few days only to crop up shortly thereafter under a different URL address and under the auspices of another legitimate dealer. The BBB recommends that car shoppers look for the following red flags when shopping for a car online:

--The prices are too good to be true.

--The dealer only communicates through chat or e-mail—never by phone.

--The dealer only accepts payment by money wire transfer.

If you have been the victim of a fraudulent auto dealer online, notify your BBB at www.bbb.org and the Internet Crime Center at www.ic3.gov to file a complaint. (Veteranstoday, October 12, 2010)

LEARN MORE ABOUT YOUR RETIRED PAY

1099R Tax Statements

1099Rs have been available on myPay since Dec. 14. They were also mailed out in December. If you haven't received yours, there are three easy ways to request a duplicate. Read article: <http://www.dfas.mil/rapay/retirementpay/1099rtaxstatements.html>

COLA Update for 2011

Unfortunately, military retirees and annuitants will not receive a Cost of Living Adjustment increase in 2011. Most Survivor Benefit Plan premiums will not increase either. Read more: <http://www.dfas.mil/rapay/newsletter/2011cola.html>

Clarification: SBP Cost for Reservists

We understand some Reserve retirees are concerned about a recent change in their Reserve Component Survivor Benefit Plan (RC-SBP) premiums. Affected retirees also received communication from DFAS that was unclear. We're sorry for the confusion. Here is the bottom line: <http://www.dfas.mil/rapay/newsletter/rcsbpcost.html>

Keep Your Records Current

In order to receive your pay and other benefits on time every time, it's important to review your retired pay account information regularly to ensure it is current. Read more: <http://www.dfas.mil/rapay/newsletter/records.html>

Branch of Service Newsletters

Did you know that each branch of service has newsletters available online? Find the links here: <http://www.dfas.mil/rapay/newsletter/bosnewsletters.html>

Direct Deposit: better service, better security

The most efficient, timely and secure way to receive your pay is by direct deposit. Read about the benefits and find out how to enroll. Read more:

<http://www.dfas.mil/rapay/newsletter/directdeposit.html>

Last Week of 2011 CRDP and CRSC Open Season

Retirees eligible for both Concurrent Retirement and Disability Payment and Combat Related Special Compensation can participate in the CRSC/CRDP Open Season through the end of January. Read

article: <http://www.dfas.mil/rapay/newsletter/openseason.html>

myPay Puts You in Control

Whether it's changing your bank account information or adjusting your federal tax withholding, you can manage your account online using myPay! Read more:

<http://www.dfas.mil/rapay/newsletter/mypay.html>

We're Always Striving to Improve

Did you know that DFAS Retired and Annuitant Pay has been hard at work enhancing our web pages? Our initial efforts to create more customer friendly web pages are paying off. Read more: <http://www.dfas.mil/rapay/newsletter/webupdates.html>

DFAS Philosophy

In February 2010, DFAS Retired and Annuitant Pay transitioned back to a government-operated function, after nearly eight years of outsourcing to a contractor. Since then, we've been focused on building an organization that is tailored to your needs. Read article: <http://www.dfas.mil/rapay/newsletter/philosophy.html>. View PDF version of newsletter: <http://www.dfas.mil/rapay/newsletter/dec10/december2010.pdf>

(DFAS Retired Pay Newsletter, January 2011)

THE PERKS OF BEING OVER 40...

1. Your supply of brain cells is finally down to manageable size.
2. Your secrets are safe with your friends because they can't remember them either.
3. Your joints are more accurate meteorologists than the national weather service.
4. People call at 9 PM and ask, "Did I wake you?"
5. People no longer view you as a hypochondriac.
6. There is nothing left to learn the hard way.

7. Things you buy now won't wear out.
8. You can eat dinner at 4 P.M.
9. You can live without sex but not without glasses.
10. You enjoy hearing about other peoples operations.
11. You get into heated arguments about pension plans.
12. You have a party and the neighbors don't even realize it.
13. You no longer think of speed limits as a challenge.
14. You quit trying to hold your stomach in, no matter who walks into the room.
15. You sing along with elevator music.
16. Your eyes won't get much worse.
17. Your investment in health insurance is finally beginning to pay off.
18. You can't remember where you read this list.

VETERAN SERVICE OFFICERS

Delaware Commission of Veterans Affairs

(New Castle County) - Mr. John K. Williams - located in Bear, DE, may be reached Monday - Friday, 8:00 AM - 4:00 PM, (302) 834-8046. Please call for an appointment.

(Kent County) - Mrs. Melanie E. Bronov - Dover office - may be reached Monday - Friday, 9:00 AM - 4:30 PM, (302) 739-2792 or (800) 344-9900 (in State). Please call for an appointment.

(Sussex County) - Ms. Laurie A. White - Pyle State Service Center located in Roxanna, DE, may be reached Monday-Friday, 8:30 AM - 4:30 PM, (302) 732-9560. Please call for an appointment.

MOBILE VETERANS SERVICE CENTER

You may contact Ms. White at the Pyle State Service Center on Mondays, Wednesdays, and Fridays at (302) 732-9560. She will be at the Delaware Veterans Memorial Cemetery (Millsboro) on Tuesdays and Thursdays, (302) 934-5653. Ms. White also provides services for veterans from the mobile Service Center at the following locations:

- | | |
|--------|------------------------|
| FEB 19 | Home of the Brave |
| FEB 16 | Nanticoke Cheer Center |
| FEB 23 | Delaware Veterans Home |

- | | |
|--------|-------------------------|
| MAR 02 | Georgetown Cheer Center |
| MAR 09 | Home of the Brave |
| MAR 16 | Nanticoke Cheer Center |
| MAR 23 | Delaware Veterans Home |

American Legion

Robert McBride, Dept. Service Officer, (302) 993-7256, will visit the following posts between 9:00 AM and 12:00 NOON on the following dates:

- | | | |
|--------|---|----------|
| FEB 04 | Oak Orchard/Riverdale,
Post #28 (8:00-12:00) | 945-1673 |
| FEB 11 | Walter L Fox, Post #2 | 674-3922 |
| FEB 18 | Laurel Post #19 | 875-9948 |
| FEB 25 | David Harrison, Post #14 | 633-1711 |
| MAR 04 | Oak Orchard/Riverdale,
Post #28 (8:00-12:00) | 945-1673 |
| MAR 11 | Walter L Fox, Post #2 | 674-3922 |
| MAR 18 | Laurel Post #19 | 875-9948 |
| MAR 25 | David Harrison, Post #14 | 633-1711 |

Disabled American Veterans (DAV)

DAV Dept. Service Officers: 302-697-9061

Paul Lardizzone: 302-382-3448

H. Mark Wischman: 302-382-3449

Kent County Schedule:

DAV Headquarters Building, 183 South Street, Camden, DE 19934

Monday thru Thursday 8:00-12:00 PM (Walk-ins)
1:00-3:00 PM (Appt only)

Sussex County Schedule:

Department of Labor (Div of Employment & Trng)
20093 Office Circle, Georgetown, DE 19947
Thursday 8:00-12:00 PM (Walk-ins) 302-856-5230
Kent & Sussex evening appointments prescheduled by request only.

New Castle County Schedule:

VAMC Rm 1234 - Tue & Thur 1:00 to 3:30 PM
Louis Wright Jr., Chapter 3 Service Officer

Paralyzed Veterans of America (DE/MD PVA)

Darrell Johnson, Sr., National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 26, Wilmington, DE 19805, (302) 993-7252 or (302) 993-7253. Mr. Johnson will make home visits upon request for Vets who do not have transportation to

the VA. He will be in the Oak Orchard area the 1st Tuesday, Dover the 2nd Tuesday, and Frederica the 3rd Tuesday of each month.

Purple Heart NSO (MOPH)

Cheryl Yard, National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 993-7263 M-F 8:30 to 4:00. Walk-ins welcome.

USN Veterans Association

CDR Jim Anderson.....(302) 295-7051

Vietnam Veterans of America (VVA)

Terry Baker, National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 993-7250 or (302) 993-7251.

Veterans of Foreign Wars (VFW)

James Withrow, Dept. Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 21, Wilmington, DE 19805, (302) 993-7260 .

1st Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
Milford VFW	(422-4412)	1:30-4:00 PM

2nd Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
Milton VFW	(684-4975)	1:30-4:00 PM

3rd Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
Rehoboth VFW	(227-3469)	1:30-4:00 PM

4th Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
Seaford VFW	(629-3092)	1:30-4:00 PM

5th Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
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NOTE: All persons interested in Outreach Services should first call our office so that some advance information may be obtained to accelerate the application process. Kent & Sussex County residents may call 1-302-993-7260. NOTE: persons desiring assistance at the Thursday-downstate locations should be at the Delaware DOL no later than 9:00 AM or at the afternoon locations by 2:00 PM. The VFW provides services to veterans and their dependents without respect to veteran service

organization affiliation; membership in the VFW is NOT required for service.

DELAWARE VETERANS MEMORIAL CEMETERY

New Castle Co. Section (Bear, DE)...302-834-8046
Sussex Co. Section (Millsboro, DE)...302-934-5653

DELAWARE VETERANS HOME

100 Delaware Veterans Blvd.....302-424-6000
Milford, DE 19963

EMPLOYMENT SERVICES

Al Barclift (Wilmington).....302-761-8093
Allen Jones (Wilmington).....302-761-8141
Toney Fragier (Newark).....302-368-6622
Cliff Rumph (Dover).....302-857-5870
Kevin Gunning (Dover).....302-857-5870
Dawn Smith (Georgetown).....302-856-5230

VETERANS ADMINISTRATION

VA Regional Office (Claims & Benefits)
1601 Kirkwood Hwy
Wilmington, DE 19805.....1-800-827-1000
VA Medical Center (Healthcare)
1601 Kirkwood Hwy
Wilmington, DE 19805.....1-800-461-8262
.....302-994-2511
Dover VA Outpatient Clinic
1198 S. Governors Ave
Dover, DE 19904.....1-800-461-8262 x2400
Georgetown VA Outpatient Clinic
15 Georgetown Plaza
Georgetown, DE 19947.....1-800-461-8262
x2300
Readjustment Counseling
Vet Center (New Castle Co.)1-800-461-8262 x5434
Vet Center (Kent Co.).....1-800-461-8262 x2430
Vet Center (Sussex Co.).....302-824-0856
.....302-824-8291
Veterans Outreach Program
Listening Post–Lower Delaware.302-422-8033x173

RETIREE ACTIVITIES

Retired Activities Office

MSgt (R) Bill Oldham (William.Oldham.2@us.af.mil), Bldg 520, Room 105, Dover AFB, DE 19902, (302) 677-4610.

Retired Navy Activities Affairs Office

Naval & Marine Corps Reserve Center, 3920 Kirkwood Hwy, Wilmington, DE 19808, (302) 998-5194.

VETERANS ORGANIZATIONS POC

Air Force Sergeants Association

Bill McMullen.....(302) 697-9750

American Legion

Richard "Ric" Santos.....(302) 628-5221

AMVETS

Albert Weir.....(302) 629-4141

Colonial Paralyzed Veterans of America

Ron Hoskins.....(302) 365-5670

Phyllis Palabrica.....(302) 365-5670

American Gold Star Mothers

Pauline Anderson.....(302) 633-0239

DELVETS

Robert Wasson.....(302) 798-2951

Disabled American Veterans

Paul Lardizzone.....(302) 697-9061

40 & 8

Eugene "Chip" Rosan.....(302) 678-8077

Jewish War Veterans

Len Markovitz.....(302) 234-4785

Korean War Veterans Association

George Goss.....(302) 424-0461

Marine Corps League

James Thompson.....(302) 284-2708

Military Officers Association of America

Tom Kelly (New Castle Co.).....(302) 834-9659

Ron Sarg (Kent Co.).....(302) 678-1603

The Centurion is published for informational purposes only and does not necessarily reflect the views of the Commission of Veterans Affairs or the State of Delaware. Paid for with State Funds.

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SAVE THE DATE!

Dick Cecil (Sussex Co.).....(302) 645-0432

Military Order of the Purple Heart

Cornelius "Bill" Carroll.....(302) 655-3820

Military Order of the World Wars

Karen Kelly.....(302) 834-9659

E-mail: karenleakelly@verizon.net

The Reserve Officers Association

LTC Richard Chappell (Ret).....(302) 658-4987

E-mail: rw49ps54ud@comcast.net

U.S. Navy Veterans Association

Jim Anderson.....(302) 295-7051

Veterans of Foreign Wars

Paul Phillips Jr.....(302) 656-5022

Vietnam Veterans of America

Tom Daws.....(302) 738-8875

WAVES Nat'l

Ruth Harden.....(302) 998-1373

COMMISSION OF VETERANS AFFAIRS

Jim Thompson (Chairman).....MCL

Paul Lardizzone (Vice Chairman).....DAV

Cornelius "Bill"

Carroll.....MOPH

Robert P. Corsa.....VVA

Maurice Evans.....American Legion

George T. Goss.....KWVA

Ruth B. Harden.....WAVES NAT'L

Charles Keithley.....40 &

8

Jesse Kitson.....VFW

Joseph "Joe" Lank.....MOWW

Barry Newstadt.....JWV

Ronald G. Sarg.....MOAA

Robert E. Wasson.....DELVETS

Albert W. Weir.....AMVETS



Saturday, April 16, 2011

8: 00 a.m. – 5:00 p.m.

Delaware Technical & Community College, Terry Campus

◆ **Workshops** ◆ **Information Booths** ◆ **Women's Health** ◆ **Screenings** ◆

◆ **Continental Breakfast** ◆ **Lunch** ◆ **Fun and Informative** ◆

Sponsored by

Delaware Commission of Veterans Affairs

802 Silver Lake Blvd, Ste. 100

Dover, Delaware 19904

For more information call Sherri Taylor: 1-800-344-9900
Registration information to follow shortly.

STATE OF DELAWARE

"Serving Delaware's Veterans"



**Delaware Commission of Veterans Affairs
Robbins Building
802 Silver Lake Blvd, Suite 100
Dover, Delaware 19904**

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