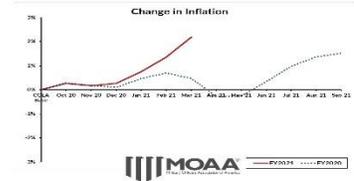


May 2021

# Retired Military Newsletter

The March 2021 CPI is 258.935, 2.2 percent above the FY 2021 COLA baseline.



The Consumer Price Index for April is scheduled to be released May 12. The CPI baseline for FY 2021 is 253.412.

**Scam Prevention.** VA’s Privacy Service and [the United States Postal Inspection Service](#) – the law enforcement and crime prevention arm of the Postal Service – recently established a two-year agreement continuing their partnership to provide Veterans and their dependents important information on avoiding scams and protecting their personal information.

This partnership supports the postal inspection service’s national anti-fraud campaign, “[Operation Protect Veterans](#)”. This initiative alerts Veterans about scams targeting them and their families. It also supports VA’s [More Than a Number](#) campaign, an identity protection program that provides information to educate Veterans and their beneficiaries on protecting themselves from identity theft.

Scams targeting Veterans range from the subtle to the audacious and may include:

**Benefits buyout offers:** Scammers take advantage of Veterans’ needs by offering a quick, upfront buyout of future disability or pension payments at a fraction of the value.

**VA phishing scamming:** Posing as VA employees, fraudsters call Veterans to “phish” for Social Security numbers and personal financial information, which they use to access bank accounts or open fake credit card accounts.

**Bogus employment offers:** When posting fake job descriptions to collect personal information from Veterans’ job applications, scammers often also charge an employment fee.

**Fake charitable-giving requests:** Often using plausible branding techniques, scammers make fraudulent claims about collecting charitable donations that do not actually benefit Veterans or wounded service members.

**Fraudulent records promotions:** Scammers try to charge Veterans fees to access military records or government forms – information that is available for free through the [National Archives](#) (for military records) and [VA.gov](#) for local VA offices (for forms).

With their continued partnership, VA Privacy Service and USPIS share a common goal: educating Veterans and their families on simple [precautions](#) they can take to protect their identity. Whether it's mail fraud, bank fraud, or some other type of scheme, both the United States Postal Inspection Service and VA want to help Veterans and their dependents avoid becoming victims. ( *Source: VA's Office of Information Technology.*)

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**Free Captioned Telephone Service.** Veterans and others with hearing loss can receive free assistive technology for captioned telephone service from participating providers on their home phones, mobile phones and other communication apps. Real-time transcriptions of communication are a vital service for those who rely on their phones to stay connected with family and friends, and to communicate with health care professionals and emergency responders.

Veterans of all ages can benefit from captioned telephone service, as they are disproportionately affected by hearing loss. Hearing loss is not just due to degeneration from aging; Veterans are 30% more likely than non-Veterans to have a hearing impairment.

Captioned telephone service enables people with hearing loss to speak during a phone call and then read the other person's response in real time as transcriptions appear directly on their telephone or an app. This service is known as Internet Protocol Captioned Telephone Service (IP CTS), and it uses a combination of automatic speech recognition (ASR) technology and skilled transcribers, or ASR technology.

The Americans with Disabilities Act (ADA) requires that captioned telephone service be "functionally equivalent" to communication technology used by individuals without hearing loss. This service is overseen by the Federal Communications Commission (FCC).

This technology service is free to service members and Veterans, including their loved ones and anyone with hearing loss.

Several providers offer captioned telephone service. When registering for this service with providers, the FCC requires individuals to self-certify that they have hearing loss necessitating telephone captioning. Some providers may require professional certification from a physician, audiologist or other hearing-health professional.

[CLICK HERE for a list of captioned telephone service providers.](#)

The Clear2Connect Coalition, comprised of disability advocacy and Veterans Service Organizations, advocates on behalf of the deaf and hard of hearing communities to have access to quality, accurate communication technology.

For more information on how to access free captioned telephone service, to learn about Clear2Connect Coalition's advocacy efforts, and to sign up for their updates, visit the [Clear2Connect Coalition](#) website or email them at: [info@clear2connect.org](mailto:info@clear2connect.org). (Source: VA Weekly newsletter dated 26Mar2021)

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**COVID-19 Vaccinations.** All Veterans, their spouses and caregivers can soon get COVID-19 vaccinations from VA under the SAVE LIVES Act [signed into law March 24.](#)

Covered individuals can receive a vaccine from VA due to the ongoing COVID-19 public health emergency. Under the bill, covered individuals are:

- Veterans who are not eligible to enroll in the VA health care system;
- specified Veterans who are eligible for hospital care, medical services, and nursing home care abroad;
- family caregivers approved as providers of personal care services for Veterans under the VA’s Program of Comprehensive Assistance for Family Caregivers;
- caregivers of Veterans participating in the VA’s Program of General Caregiver Support Services; and
- caregivers of Veterans participating in the VA’s Medical Foster Home Program, Bowel and Bladder Program, Home Based Primary Care Program, or Veteran Directed Care Program.
- [Civilian Health and Medical Programs of the Department of Veterans Affairs](#) recipients.
- Veteran spouses.

VA must prioritize the vaccination of (1) Veterans enrolled in the VA health care system, (2) Veterans who fail to enroll but receive hospital care and medical services for specified disabilities in their first 12 months of separation from service, and (3) caregivers accompanying such prioritized Veterans. Additionally, vaccines furnished abroad are authorized to be furnished in a geographic location other than a state regardless of whether vaccines are needed for the treatment of Veterans with a service-connected disability. This includes those participating in a VA rehabilitation program. (Source: VA Vantage Point 30Mar2021)

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**Surviving Spouses.** The loss of a spouse has quite an impact. At first, you are busy dealing with grief and helping your family recover from the loss. Eventually, though, you must focus your energy on finances. You have lost your financial partner. Your goal should be to live comfortably with as little financial stress as possible. Losing a spouse often means a reduction in family income. This requires some changes and hard decisions as you consider:

**Where should I live?** Many factors are involved in this decision. Work, commute time, children, their friends, activities, and school proximity, health, safety, and other family responsibilities are all important.

**What can I afford?** This is probably the most important consideration. If you and your spouse were conservative in spending, your living expenses and debt might be manageable. Do a budget analysis based on your current income and spending. Be aware of adjustments. Income might be down, but taxes might be up if your new IRS tax status is “single” (higher rates). Include new insurance costs for yourself to protect any dependents. Don’t forget to add in the expense of services your spouse provided, such as lawn mowing, painting, or handy jobs. Do the calculations. If you can stay put for a while, great!

**How can I make changes to my current home?** It’s home, and you love it. You can freshen things up with some inexpensive changes like rearranging furniture, adding some fresh paint, buying a new bed or bedspread, and relocating photos and wall art.

**What if a change of address is necessary?** Downsizing or moving might be the best option for your new financial circumstances or emotional state. Make a pro/con list of emotional factors and expenses. Be thoughtful about real estate commissions, state income tax, moving, and redecorating expenses as well as all those emotional pluses and minuses. Investigate whether spousal disability exemptions and entitlements are available at a new home or new location. Changing states can generate issues. Do your homework. Be diligent!

This is a lot to do and a lot to consider, but help and resources are available. There are excellent calculators and programs online to assist with mortgages, investments, budget analysis, and insurance decisions, including on MOAA.org. Find them at [MOAA.org/Finance](http://MOAA.org/Finance). (Source: MOAA Newsletter 1Apr2021) **Publisher's Note: This article should be considered by all living spouses so they are prepared for the inevitable.**

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**Volunteers Needed.** If you live in the vicinity of a Military Installation and find yourself in the mood to get out and volunteer, call the Retired Activities Office on that base and ask if they are in need of help. Almost all of these offices are looking for volunteers. In fact, our office at the Naval Weapons Station, Seal Beach has two openings that they would like to fill. Give us a call at 562-626-7152.

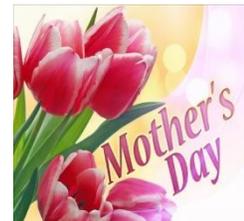
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The Retired Activities Office, Naval Weapons Station, Seal Beach, California is located at 800 Seal Beach Blvd in Bldg. 22, Rm 2, Seal Beach, CA 90740-5000. We are here to serve all Armed Forces retirees and are open M-Th 0900 to 1500; Fri 0900 to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

Although the office has technically been closed for the past year, we were able to monitor the telephone and email. However, the office is now open and will be manned as indicated above following proper COVID 19 Protocol with masks and social distancing.

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[Retired Activities Website](#)