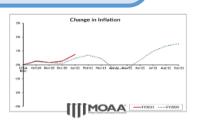
April 2021

Retired Military Newsletter

The February 2021 CPI is 256.843, 1.4 percent above the FY 2021 COLA baseline

The Consumer Price Index for March is scheduled to be released April 13. The CPI baseline for FY 2021 is 253.412.



The Armed Forces Retirement Home (AFRH) Did you serve at least 20 years on active duty in the Armed Forces, with the majority of your service time spent as an enlisted member or warrant officer? Are you seeking to live in a vibrant and affordable independent-living retirement community with other military retirees? Then The Armed Forces Retirement Home (AFRH) may be just for you! With locations in Washington, D.C., and Gulfport, Miss. – AFRH continues to welcome new residents. Rooms are currently available at both locations with no waiting period, down payment or contract required! The monthly rate for independent living is just 46.7% of the resident's gross monthly income or \$2,050.00, whichever is less. For further information or to request an application, visit https://www.afrh.gov/apply or contact the Office of Public Affairs at admissions@afrh.gov or 1-800-422-9988. [Source: DFAS Newsletter & MilitaryTimes December 17, 2020]

<u>Blindness from Glaucoma</u>. Glaucoma is a leading cause of blindness for Veterans over 60. But blindness from glaucoma can often be prevented with early treatment.

The disease damages your eye's optic nerve. It usually happens when fluid pressure builds up in the front part of your eye. That extra fluid increases the pressure on the optic nerve. It can reduce blood flow to the optic nerve, causing damage and visual field loss.



Some forms of glaucoma can damage the optic nerve from reduced blood flow, even when the eye pressure is in the normal range during the eye

exam. This can happen when the eye pressure becomes high at other times of the day and the patient does not feel the pressure elevation.

It can also happen when blood flow to the optic nerve becomes reduced below a critical level. That can happen during periods of very low blood pressure, even during sleep.

In some patients who take their hypertension medications right before bedtime, it can cause the blood pressure to drop too low during hours of sleep. Another risk factor that can adversely affect glaucoma is obstructive sleep apnea. That may also reduce the delivery of oxygen to the optic nerve.

The prevalence of glaucoma is <u>three times higher in African Americans</u> than in non-Hispanic whites. Additionally, the risk of visual impairment is higher and the age of onset is earlier than in whites.

Veterans enrolled in VA health care can schedule appointments directly with Ophthalmology or Optometry without a referral from primary care. Schedule an eye exam at <u>your VA health care</u> facility. (Source: VA Vantage Point 15Jan2021)

<u>VA Contact Centers.</u> The U.S. Department of Veterans Affairs (VA) announced 16 DEC, the formal launch of 1-800-MyVA411 (1-800-698-2411), a single access point to all VA contact centers. The number is available 24 hours-a-day, 365 days-a-year to serve Veterans, their families, caregivers and survivors. Responding to Veteran feedback on the challenges of knowing the right number for VA assistance, 1-800-MyVA411, serves all members of the Veteran community seeking information or help.

Veterans and their families can still reach the Veterans Crisis Line directly at 1-800-273-8255 and pressing 1, by Chat or by texting 838255. The White House VA Hotline is also still available at 1-855-948-2311 for Veterans and their families to share compliments and concerns. "1-800-MyVA411 is always the right number to reach VA and is a great example of the customer department's service strategy in action," said Secretary Robert Wilkie. "1-800-



MyVA411 provides easy access to specialized contact centers as well as an option to immediately talk to a live agent." When dialing 1-800-MyVA411, callers have the option of pressing 0 to be immediately connected with a customer service agent to answer questions or provide a warmhandoff to the appropriate VA expert. For more information contact the Veterans Experience Office at Vets-Experience@VA.gov. [Source: VA News Release | December 16, 2020]

Economic Relief. Relief is on the way for Veterans with VA-backed home loans and who are experiencing financial hardship due to the COVID-19 pandemic. <u>VA announced</u> that it would extend a postponement of evictions and foreclosures for VA borrowers:

VA will extend the existing moratorium on evictions and foreclosures, as well as extend VA loan forbearance requests, to June 30, because of COVID-19.

The current moratorium extensions for evictions and foreclosures ended March 31.

"We will do everything in our power to help Veterans, their families, survivors and our caregivers get through this pandemic," said VA Secretary Denis McDonough. "The department's moratorium and forbearance extensions support President Biden's Jan. 22 Executive Order to deliver economic relief to Americans amid the COVID-19 crisis by addressing economic hardships the Veteran community faces, through no fault of its own, during the ongoing pandemic."

A forbearance allows Veterans time to resolve the reason that they can't pay the regular monthly installment and get back on a regular monthly repayment schedule again. The missed payments due at the end of a forbearance period do not have to be made up in a single payment. However, if Veterans can make up the all the payments in a lump sum and resume making regular monthly mortgage payments, then they may do so.

The Consumer Financial Protection Bureau (CFPB) has a "<u>Find a Counselor</u>" tool to find counseling agencies approved by the Department of Housing and Urban Development (HUD). Veterans can also call the <u>HOPETM Hotline</u> open 24 hours a day, 7 days a week, at (888) 995-HOPE (4673) for personalized advice. Other mortgage and financial resources are available at: https://www.consumerfinance.gov/coronavirus/.

VA borrowers experiencing financial hardship due to COVID-19 can review <u>VA guidance for borrowers</u> or call 877-827-3702 for additional information. (Source: VA News Release, 16Feb2021)

<u>The VA Wants You.</u> Over the next four months, the VA will host virtual listening sessions with veterans across the country on how the agency can improve services as it develops a health care system to meet veterans' needs over the next 25 years.

The VA is encouraging veterans to attend a listening session in your area, either by phone or computer. The VA is also interested in connecting via email.

Click this link to find and register for a listening session in your region, and to find out how to email your information to the VA if you are unable to participate in a session.

VA wants your insights on:

- How veterans want care to be delivered in the future.
- Perception of the quality of health care at the VA and in the VA's community network.
- Experience with the ability to get care at the VA and within the VA's community network.
- Satisfaction with the condition and location of VA facilities.
- The VA's role in research, education, and emergency preparedness.

For more information go to: <u>the-va-wants-you!-heres-how-to-join-an-upcoming-listening-session</u> (Source: MOAA, 8Mar2021)

My Pay Account Access. Effective April 27, myPay's Two-Factor Authentication will be mandatory for all myPay accounts. When accessing your account on or after that date you will be required to select your preferred method (mobile phone or email) to receive a random one-time PIN when using your Logon ID and password.

More information on myPay's Two-Factor Authentication is available at https://www.dfas.mil/mypayinfo/2FA/.

When making two-factor authentication selections, users are encouraged to review their mobile phone and email addresses currently registered in their myPay profile and update the information if needed. (Source: DFAS msg 12Mar2021)

<u>Income Tax-Aide.</u> As we inch closer to the April 15 tax deadline, there are many programs aimed at helping the military community and others file their state and federal tax returns. Tax-Aide is free and available (appointment only) to all Veterans, military personnel and their families.

If you'd like to look for an appointment to receive tax filing assistance from AARP Foundation's Tax-Aide, <u>click here to get started</u>. If you live near Camp Pendleton you can click here, <u>https://www.pendleton.marines.mil/Services/Income-Tax-Assistance/</u>, or call 760-763-2517.

Due to the pandemic, Tax-Aide availability is limited this year. Other programs offering <u>free tax help</u> include Tax Counseling for the Elderly (TCE), Volunteer Income Tax Assistance (VITA), IRS Free File and MilTax. (Source: VA Vantage Point 8Mar2021)

When everything is coming your way, you're in the wrong lane.



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. 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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Income Tax

Retired Activities Website