

THE **MARINER**

2018 SPRING Edition | Volume 61 · Issue 1

The Official Publication of the Naval Enlisted Reserve Association



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**NERA's Oklahoma
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Cover: photo NERA — Oklahoma Chapter flag at the Oklahoma City Baron's hockey game

The Mariner, an official publication of the Naval Enlisted Reserve Association, is devoted to the interests and mutual benefit of its members. Regular Membership is open to all enlisted personnel of the Naval Reserve, Marine Corps Reserve, and Coast Guard Reserve; others may join as Associate Members. Annual dues in the amount of \$3.75 per member is set aside to defray the cost of publishing The Mariner. Single domestic subscription price is \$15 per year. Persons eligible for Regular Membership are not required to pay subscription rates. Articles, letters, and photos for The Mariner should be submitted to the Managing Editor via e-mail to: ypurtill@nera.org or NERA Headquarters, Falls Church, VA. Credit will be given for materials used. Letters may be condensed for publication. Articles and letters appearing in The Mariner do not necessarily reflect the opinions of the National Executive Council of the Naval Enlisted Reserve Association or the Editor, nor are they to be interpreted as official policy of the United States Navy, United States Marine Corps, United States Coast Guard, or the Naval Enlisted Reserve Association. The Mariner (ISSN 0164-3029) is published quarterly by the Naval Enlisted Reserve Association, 6703 Farragut Avenue, Falls Church, VA 22042-2189. Postmaster: Send address change to The Mariner, 6703 Farragut Avenue, Falls Church, VA 22042-2189. For general questions, advertising or to learn more about NERA, e-mail: members@nera.org.



EXECUTIVE DIRECTOR'S MESSAGE



Mike Hughes
NERA
Executive Director

As of this writing, it appears that Congress has passed a substantial defense budget for FY 2018 and FY 2019. Congress discarded the ominous caps/cuts of sequestration that have haunted DoD the last few years. I say “appears” because what they passed was another continuing resolution until March 23, 2018 with funding increases for the next 2 years for DoD. The plan is to work out details by this date, then pass specific appropriations for the entire government. If this comes to fruition to end sequestration as planned, it would end under-funding for our military that has caused personnel shortages, deferred maintenance and

repairs, and adversely downgraded readiness.

We are still looking for a host chapter for our next planned national conference in the fall of 2019. If anyone is willing to step up, please let myself or President Steve Sandy know. It's never too early to start planning and we'll assist in any way we can.

As we start NERA's 61st year, we are focusing on membership. We need to recruit new members. I'm asking all members to recruit at least one new member this year. NERA is a well-respected organization in The Military Coalition and with Congressional members and staff. We need strength in numbers. I realize recruiting isn't as easy today because of reduced numbers of drilling reservists and reduced numbers actually drilling at a NOSC (AKA Reserve Center), but it can be done with a little effort. Our strength in fighting for compensation and benefits is greatly influenced by our members.

If you have suggestions on issues you feel NERA should address or comments, please email me at neraexec@nera.org or call me at 443-812-9591.



CHAPTER NEWS

NERA's Giant American Flag



The Mission of NERA's Oklahoma Chapter is to promote honor and patriotism to this great nation, to honor the veterans of the past and present that have made our freedom more meaningful, and to remember the extreme sacrifices that these brave men and women have made, including those serving stateside and abroad. The tradition of the Giant American Flag, began in 1976, the anniversary of our nations independence. Since that time, this giant flag has traveled this great nation and abroad, appearing in

numerous parades, military events, conventions, sporting events, and even rodeos.

What is the size of the Giant Flag?

The flag is: 76' x 50' and weighs 125 lbs. (with an aerodynamic weight of about 2000 lbs, when open.

What is the meaning of: one of the largest "legal" flags?

This flag has eyelets, which means it can be flown from a flag pole, though we have yet to find one large enough.

If your organization would like to sponsor the flag or have the flag flown at one of your events, please contact the Oklahoma Chapter of NERA at www.neraflag.org. There is a no fee to fly the flag, just expenses covered if outside the Oklahoma City area.



Stephen Sandy
National President

Shipmates,

We had an excellent 60th year in 2017, and after celebrating this milestone I have been thinking about how to move forward in the future. Did you know about 62% of American associations are experiencing either flat or declining membership? NERA has felt this too and we have decided that 2018 is the year we will buck this trend. But I cannot do this without your help.

Recruiting nowadays is hard. There is a reduced numbers of drilling reservists and a reduced number of those actually drilling at a NOSC. In addition to our limited access to recruits, millennials and generation Y do not see the benefit of associations in general. We can change this trend by informing the younger recruits of our purpose and what we do for them. Everyone is thinking: "why would I give you my money and time? What do you do for me?" These are legitimate concerns. Time and money are precious.

When asked: why join NERA? Tell everyone that NERA fights for their compensation and benefits. The more members we have, the more power we wield. Our influence is

greatly impacted by our members. For example, in 2018, the Blended Retirement System went live. The bottom line is that there is a 20% reduction in government contribution to those who retire with 20 years or more for those who enlist after January 1, 2018. Those reserve members in good standing who enlisted prior to Jan. 1, 2018 and don't have broken service time, are "grandfathered" into the old/legacy retirement system. NERA and The Military Coalition fought hard to keep these grandfathered legacy retirement benefits.

Behind the scenes, NERA is fighting for every reservist to retain their hard earned benefits and compensation. Budgets are tight, and Congress is always looking to the military to make cuts. We stand in the way and fight them each time they try. So tell your new recruits that for just \$30 a year, they will become part of a powerful military coalition that advocates for them. You can also mention the great *Mariner Magazine*, nera.org, a fun conference, an amazing network of the best people and a staff really dedicated to them.

So get out there and tell everyone about NERA.

Thank you.
Steve

“A man only learns in two ways, one by reading, and the other by association with smarter people.” — Will Rogers



NERA's 60th Anniversary Commemorative Coin

NERA has been working hard for its members for 60 years and is celebrating this milestone with a commemorate coin.

If you would like to purchase a coin for \$15.00 (shipping included), call NERA at 800-776-9020 or visit nera.org. (Discounts on orders of 10 or more)



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NERA EXECUTIVE COUNSELOR



Debbie Fallon
NERA National
Executive Counselor

Hello NERA members,

Well, here I sit with the first day of spring just around the corner looking out the window and once again -- it is snowing! For those of you who do not live the Merrimack Valley of New England, we have received almost fifty (50) inches of snow since January 1, 2018. So, what better time for me to start my spring article for *The Mariner* than today?

2018 NERA Chapter Election Officer Report, please do so as soon as possible. You can complete the form and email it to me at nc@nera.org or fax it to my attention at (978) 521-4083. If you need a blank form please email or call me at (603) 858-4144.

Please keep NERA in your heart and conversation to bring in new blood. Remember, you do not need to be a veteran to be a member of NERA. Just someone who cares about helping us to continue supporting our troops, retirees and their families and protecting the benefits they earned.

I wish you all a wonderful spring/summer season.

Deborah Fallon,
National Executive Counselor

This is a very busy time of year for your National Counselor with coordinating chapter election reporting. For any chapter officers, if you have not submitted your



USAA/NERA COLLEGE SCHOLARSHIP

Naval Enlisted Reserve Association USAA/NERA College Scholarship Program

General Information

USAA/NERA College Scholarship Program recognizes the sacrifices made by Navy, Marine Corps and Coast Guard Reserve component members, retirees and their families. These scholarships, made possible by USAA (www.usaa.com) and NERA members, are for those pursuing their dream of receiving a college education.

Scholarship Amounts

- Two \$3,000 scholarships for any Regular or Associate NERA member.
- Four \$2,500 scholarships for any Regular or Associate NERA member, spouse, son, daughter or grandchild of a regular NERA member. Children and grandchildren must be unmarried and under age 23.

Eligibility

To be eligible for the scholarship, the applicant must be a Regular or an Associate NERA member. Not a member? Join today for just \$30. NERA members may also sponsor a qualified applicant: a spouse, son, daughter or grandchild. Sponsored children and grandchildren must be unmarried and under age 23 on the scholarship deadline: June 15, 2018.



(NERA reserves the right to modify or discontinue the scholarship program at any future date should funding not be available and the right to award these scholarship to a spouse, son, daughter or grandchild of a NERA member as described below in the event of non-qualifying applicants.)

For more information and to apply online visit www.nera.org.



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Joanne Elliott
National Treasurer

Tips And Clips — Spring 2018

Veteran Tickets Foundation

Create An Account Today!! — Vet Tix — www.vettix.org

Once you have created an account and verified your military service, you can review and apply for tickets to hundreds of other upcoming events across the United States.

Every week thousands of tickets are available to veterans, service members, and family members of those killed in action, enabling them go to major sports games, concerts, and a whole host of other ticketed events.

Vet Tix, a nonprofit that channels more than 95 percent of its revenues directly into programs, is committed to helping put veterans and service members (including Reserve and Guard) in empty seats at games and events

across the nation. Since 2008, we have had the pleasure to distribute more than 4 million free tickets to over 718,628 Vet Tixers.

To become a Vet Tix member, just complete the form below. Once you have created an account and verified your military service, you can review and apply for tickets to hundreds of other upcoming events across the country.

Vet Tix has both donated tickets and discounted ticket offers. Other than a very small delivery fee, all donated tickets are free! With certain partnerships, once donated tickets have been claimed, additional discounted opportunities will be made available.

Armed Forces Retirement Home Website

Check out <https://www.afrh.gov/> for more information of the Armed Forces Retirement Home located in Washington D.C. and Gulfport Mississippi. The following is an excerpt from their website: “The Armed Forces Retirement Home (AFRH) is an independent Agency in the Executive branch of the US Government. The AFRH provides residences and related services for certain retired and former members of the US Armed Forces (24 US Code 10, Subchapter 411). The Chief Operating Officer (COO) is the head of the Agency and its communities and is subject to the authority, direction and control of the Secretary of Defense.

The origins of the AFRH go back to the 19th century.

The US Navy first established the US Naval Asylum in 1831, and then the US Army established the US Soldiers’ Home in 1851. Ever since, thousands of former US military service members have enjoyed a safe and secure retirement here. In 1991, the two distinct Homes merged as one: the AFRH.

Together we have evolved into the premier retirement community for America’s military veterans. We offer modern facilities, dynamic activities, healthy meals, wellness programs, advanced care, and much more. The AFRH currently has two communities in Gulfport, MS (AFRH-G) and Washington, DC (AFRH-W).”

Delta Dental Updates

Effective January 1, 2019, the current Delta Dental will no longer be available to Retirees. You will be able to choose from several dental policies under the Federal Employee Dental & Vision Insurance Program

(FEDVIP). You will also be able to select a vision plan at the same time. The selection process will begin in November 2018. For updates as they appear, check out Tricare.mil or TRDP.org.



Credit: Architect of the Capitol



Legislative and Benefit Updates Spring Mariner 2018

By Michael P. Hughes, OSC, USNR (ret.)

Continuing/Repetitive Legislative Issues

FY 2018 Budget

The biggest news is the passage, or lack thereof, of a federal budget for FY 2018 as of this writing. Congress has passed another continuing resolution (CR) until March 23, 2018 which I

briefly addressed in the Executive Director's Message in this issue. The difference in this one is that it includes overall funding for defense for 2 years, 2018 and 2019. It also appears to break the overbearing burden on DoD of the sequestration caps/ cuts. Particulars are not available as of this writing and we hopefully await the final budget by 23 March.

Title 10 U.S. Code 12304b. Selected Reserve orders to active duty.

Under this section Selected Reservists may be ordered to active duty for preplanned missions in support of the combatant commands for not more than 365 consecutive

days. NERA and our partner organizations on the Guard and Reserve Sub-committee of The Military Coalition are actively endeavoring to change this to read cumulative days.

Agent Orange — Blue Water Navy Vietnam Veterans Act

Legislation has again been introduced in the House (H.R. 299) to allow presumptive status for Agent Orange exposure to those service members who served in the coastal waters off Vietnam during the Vietnam

War. Currently only those who had “boots on the ground” and select ships and time frames that spent time in rivers and ports have this status. NERA supports this legislation.

Benefits

BRS for Reservists-

The Blended Retirement System (BRS) went on-line on Jan. 1, 2018. All military members enlisted on or after Jan. 1, 2018 will automatically be enrolled in the new BRS. This includes both active and reserve military members. The “blending” comes from blending of the legacy annuity provision for those who retire after 20 or more years of service and the government Thrift Savings Plan (TSP). TSP is basically a government run 401K plan. DoD will automatically contribute 1% of a member's basic pay into the TSP after 60 days of service and will match up to 4% of a member's contributions starting the third year of service and can continue through 26 years of service. Participating members become “vested” after 2 years, which means any monies accumulated in BRS after that time are theirs and available to them if they leave service after that time. The catch in this is that

the old/legacy retirement is based on 2.5% of average high three years of basic pay while the new system is based on 2%. **This is approximately a 20% reduction in government contribution to those who retire with 20 years or more.** The TSP is mainly based on contributions by the member and subject to market fluctuations like most all investments.

Those reserve members in good standing who enlisted prior to Jan. 1, 2018 and don't have broken service time, are “grandfathered” into the old/legacy retirement system. Reservists with fewer than 4,320 retirement points as of Dec. 31, 2017 have the option to remain in the current system or switch to the BRS. Those who opt to switch to BRS must do so prior to Dec. 31, 2018.

TRICARE Pharmacy Fees Rise Feb.1, 2018-

TRICARE pharmacy fees were increased as of Feb. 1, 2018 for all off-base pharmacies and mail-order. There are no increases for drugs through a military treatment facility (MTF).

90 Day Mail Orders:

Generics went from no-charge to \$7
Brand names from \$20 to \$24
Non-formulary from \$49 to \$53

30 Day Retail Pharmacy:

Generics from	\$10 to \$11
Brand Name from	\$24 to \$28
Non-formulary from	\$49 to \$53

NERA continues to object to TRICARE fee increases without increased benefits and/or audits showing increased justifiable costs.

NERA continues to follow and advocate on many other legislative and policy issues concerning compensation, benefits and well-being of our members and their families. If you have specific questions please email me at neraexec@nera.org or send postal mail to my attention at NERA national headquarters.

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Help NERA Go Paperless

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If you would like to help defray the costs of the *Mariner* and its postage, please feel free to donate to NERA. (Even \$15 can help someone keep their printed *Mariner*.)

Go paperless — email jabbott@nera.org





The “Pueblo Incident” Fifty Years Later

Written by SKCS Earl Phares, USN, (Ret) and MCCA Bob Hansen, USN, (Ret)

January 23, 2018 marked the fiftieth anniversary of the seizure of the *USS Pueblo* (AGER 2) by North Korea. The *Pueblo* is the only Commissioned United States Naval Vessel held by a foreign power. For a more detailed account, the story of the seizure and subsequent events were told by Jack Cheevers in his book, *Act of War: Lyndon Johnson, North Korea, and the Capture of the Spy Ship Pueblo*. Penguin Books, 2014.

SKCS Earl R. Phares, USN, (Ret), a NERA life member was the youngest and most junior member of the *Pueblo* crew. His first affiliation with the Naval Reserve indirectly led to his assignment to the *Pueblo*. Earl’s father Don E. Phares, MU1, USN, (Ret) had been a musician aboard the *USS Arizona* (BB 39) before the war. Earl had musical talent, so after an initial try for a Naval Academy appointment, opted to just enlist in the Navy and follow in his father’s footsteps. Fate intervened and his career and life ultimately took an entirely different path. Following is his personal story in his own words.

“I joined the Navy right after High School. I missed the Naval Academy because of my eyesight. Since I was almost a semi-professional musician I was accepted into the Navy’s ‘School of Music’ in Little Creek, Virginia.”

Phares became a designated striker for the Musician rating, however during this time, his father suffered from cancer. He left the music school and was given a compassionate assignment. He went to the Naval Reserve Center at Pomona, California near his home, so he could be



SKCS Earl Phares, USN, (Ret)



Phares (center) being escorted to safety by U.S. Army Military Police after crossing the demilitarized zone from North Korea

supportive of his father during his final illness. After his father’s passing, (then) MUSN Phares had not graduated from School of Music and could not go back to the school at that time. The detailer randomly slotted him into a deck seaman billet on a small ship out of Yokosuka, Japan – the *USS Pueblo* (AGER 2).

“When I reported aboard the *Pueblo*, I decided to strike for Signalman. I had been aboard barely a month when history took over and I ended up as a POW at the hands of the North Koreans. I was on my way to my battle station as loader for the forward .50 caliber machinegun when word was passed that all topline battle stations were to stand down – so I helped with the wounded.”

The *Pueblo* had taken fire from North Korean vessels and they had sustained casualties. Commander Lloyd Bucher, the Captain of the *Pueblo* realized that any attempts to battle the North Koreans without material support from friendly forces would be useless and only result in death and destruction of his ship and crew. The *Pueblo*, he knew, was essentially defenseless. Phares and the entire surviving crew were taken prisoner.

“During the first few days of incarceration, I was beaten for information like every other crewman. As a deck seaman (and still officially a Navy musician) I knew nothing of our mission. Name, rank, serial number and date of birth was all I could give them. But of course they got me down to my job – I steered the ship and chipped and painted. The only problem was that everyone else – all 81 guys were telling the same story.

This went on until they figured out our service records and found out that I didn't know squat. Then they left me alone."

The interrogators decided that a Navy Musician working as a deck seaman didn't have much to offer. They directed their attention (and torture) to Communications Technicians and others who worked in the classified spaces. The North Koreans weren't satisfied with the answers (and lack of detail thereof). They threatened to execute the entire crew in front of CDR Bucher. He broke and the crew signed confessions. The United States Government subsequently admitted to everything the North Koreans wanted them to admit to and after their release, the confessions and admissions were repudiated.

"After 335 days of captivity, a Court of Inquiry and some leave time, I resumed my military duties at Recruit Training Command, Clothing Issue, and Naval Training Center San Diego until I was honorably discharged in October 1969. At this time, instead of getting married, I should have taken the offer, as a POW to attend the Naval Academy. However, life is too short and I made the right decision."

The Court of Inquiry recommended that CDR Bucher face a court martial. However Secretary of the Navy John H. Chaffee intervened and emphasized that Bucher and the crew had "suffered enough." Chaffee disapproved the Court of Inquiry's recommendation saying that the "North Koreans" were the guilty party. Despite their almost year-long captivity, the crew was initially denied the Prisoner of War Medal. The Government finally recognized the crew's sacrifices and gave them the medals in 1989 – twenty years later.

Phares calls his story "My Whacky Career" for the following reasons.



Phares at the grave of Pueblo Skipper CDR Lloyd Bucher

"I joined the Navy as an E-2 MUSA. Then I made Seaman E-3 before leaving for Japan in 1967. While a prisoner I was "meritoriously" advanced to MU3 because my MU designator was still on my official record. After repatriation, I was offered a chance to return to Music School but would have had to extend for another year and didn't want to. Instead I changed my rate to Storekeeper and made SK2 before leaving active duty."

In 1972, Phares affiliated with the Naval Reserve in Pomona – the same Reserve Center he served at on TAD before reporting to the *Pueblo*. He also drilled in Seal Beach and San Diego. In San Diego, he joined the Special Warfare community.



The USS PUEBLO (AGER 2)

"In 1981, I joined Explosive Ordnance Disposal Mobile Unit 7 (EODMU-7) in Coronado as a Plank Owner. I was promoted to SK1 in 1982. I made Chief in 1985 and qualified as an Explosive Ordnance Disposal (EOD) TECH. In 1988, I made Senior Chief with them. I retired at Long Beach Naval Station which had been the home port of my dad's ship – the *USS Arizona* during the filming of the movie 'Here Comes the Navy' in 1934."

Phares expressed pride in mentoring a friend who attended the Naval Academy. "I was privileged to participate in his 2008 graduation. In fact, I gave him his 'first salute.' I was his 'unofficial Senior Enlisted Advisor.' I gave him and others four years of 'Senior Chief' advice. I was honored to be named an Associate Life Member of the USNA Alumni Association." *continued on page 15*



Help Is Here For People with Severe Disabilities Struggling with Student Loans

By Patrick Campbell and Seth Frotman

Tens of thousands of disabled veterans and hundreds of thousands of people living with severe disabilities are now eligible for new student loan protections starting this year.

What's new for borrowers with severe disabilities and student debt?

Due to a recent change in federal law, borrowers whose student loans are forgiven on or after Jan. 1, 2018, due to "death or total and permanent disability" **no longer have to pay federal income taxes** on those forgiven loans.

Example

If a disabled veteran has \$20,000 of student loans forgiven, that veteran will no longer be hit with thousands of dollars in additional federal taxes.

Now, when the Department of Education or a private lender forgives a student loan due to a borrower's death or disability, the amount of forgiven debt no longer counts as income and does not cause a borrower's federal taxes to go up. Prior to this change some borrowers with disabilities faced financial distress driven by a tax bill because they qualified for debt relief. A Catch-22.

What are my rights if I'm severely disabled and have student debt?

Since the beginning of the federal student loan program, borrowers who are considered totally and permanently disabled (TPD) have been eligible to have their federal student loans forgiven.



This includes:

- Veterans who the Department of Veterans Affairs (VA) has determined are unemployable due to a service-connected disability
- Borrowers receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits
- Borrowers certified as "totally and permanently disabled" by a physician

Additionally, some private student lenders also offer disability discharge options for borrowers with disabilities. Lenders that offer these programs may use guidelines that differ from the Department of Education to determine eligibility, so borrowers should contact their private student loan servicer to find out more information.

Hundreds of thousands of student loan borrowers with severe disabilities could benefit

In 2016, the Department of Education worked with the Social Security Administration to proactively identify borrowers with disabilities who were eligible for the TPD discharges of their federal student loans. They found 387,000 borrowers with disabilities, who collectively owed over \$7.7 billion in federal student loans. Roughly half of those borrowers were in default on their student loans.

The Department of Education sent these borrowers letters alerting them to their eligibility for discharge while also warning them about the potential tax consequences. Now, the borrowers with disabilities that are still burdened by

student debt can receive loan forgiveness without incurring any tax penalties.

Additionally, there are likely to be tens of thousands of severely disabled veterans who don't yet know that they qualify for federal student loan forgiveness. According to the VA, more than 800,000 severely disabled veterans are unemployable due to a service-connected disability.

While we don't know how many of these veterans have student loans, even just a small percentage could mean there are tens of thousands of disabled veterans with billions of dollars in forgivable federal student loans hanging over their heads. The Departments of Education and Veterans Affairs recently put into place some of the tools necessary to automatically identify these severely disabled veterans who qualify for federal student loan forgiveness.

If you or someone you know may be eligible for a disability discharge of federal student loans:

- Visit the Department of Education's website
- Read our tips on understanding your disability discharge options
- View our tips, information, tools, and skill-building resources for people with disabilities
- Learn more about free tax help, like the Volunteer Income Tax Assistance (VITA) program

If you are having problems with your student loans:

- Visit our Repay Student Debt tool. This interactive resource offers a step-by-step guide to show borrowers their repayment options, especially when facing default.
- Check out our tips to help student loan borrowers navigate problems with their student loans.
- Student loan borrowers experiencing problems related to student loans or debt collection can also submit a complaint.

Are you a servicemember or a veteran with questions about credit cards, auto loans, or debt collection?

We also provide help for servicemembers, veterans, and military families at every stage of their military career and beyond. Seth Frotman is the CFPB's Student Loan Ombudsman. To learn more about our work for students and young consumers, visit consumerfinance.gov/students.

Patrick Campbell is the CFPB's Deputy Assistant Director for the Office for Servicemembers Affairs. To learn more about our work for servicemembers, visit consumerfinance.gov/servicemembers.

The "Pueblo Incident," continued from page 13

Although he still pays the price of his imprisonment with daily pain from peripheral neuropathy from the beatings he suffered at the hands of the North Koreans, he said that he looks on the positive side of life. "All in all, I think becoming a POW was the best thing that could have happened to me. I've been married for 47 years to my wife Donna. I have three grown sons: Douglas a banker, Steven a Sergeant in the Army and civil servant, and Scott a realtor. I also have three grandchildren: Katerina a junior in High School, Alena an eighth grader, and Aleksander in kindergarten. I was able to retire at the age of 55 with my Navy and Post Office pensions and VA disability."

Phares, who lives in Ontario, California, has gone back to his original love — music. He enjoys being in his community band and "doing whatever I want to do." Besides NERA, he belongs to the Veterans of Foreign Wars, Fleet Reserve Association, and Naval Order of the United States.

For further information visit www.usspueblo.org. SKCS Phares has a profile at www.togetherweserved.com. Phares recommends Jack Cheevers' book for its accuracy and detail.

NERA is proud to call SKCS Phares a member and share his story.

If you would like to nominate yourself or someone you know for the NERA Meet our Member section, please email ypurtill@nera.org.



Military Buyback Program

The Military Buyback Program is a benefit for all veterans with active duty military service time to receive credit for their military service time to be added to their years of civil service with the government and increases their retirement annuity.

To help you make a decision on whether or not you would like to buy back your military service time, use the new Military Service Earnings/Buy Back Estimator tool. This tool will project your estimated earnings and the estimated costs of buying back your military service time.

An official estimate of your earnings can take 60 business days/12 weeks. With the new online estimator, available 24/7, you can quickly receive an unofficial estimate of your military earnings and the estimated costs of buying back your military service time.

To understand how buying back your military service will impact you specifically, to include how many years of credit you would receive and if it would affect your disability, it is recommended that you speak with a HR Retirement Counselor. Since every individual's situation is unique and specific, a HR Retirement Counselor can assist in interpreting specific regulations and potential impacts, opportunities, etc. To better assist the HR Retirement Counselor in his/her recommendations specific to your situation, it is recommended that you take a copy of your approximate

earnings and buyback amount as projected by the Estimator tool when meeting with the counselor.

The estimator's results will give you approximate amounts to help you decide if you want to pursue buying back your military time; they are unofficial and may not be used to formally apply to buy back your time.

If you choose to pursue buying back your military time after using the estimator, you should follow the steps outlined on the Military Service Deposit web page to submit an official request.

To use the estimator, you'll need the following details from your Certificate of Release or Discharge from Active Duty (DD214) or any of the other documents listed on the Acceptable Documents page:

Pay Entry Base Date

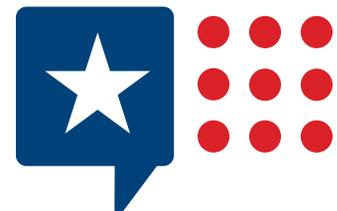
- Active Service Date (Start Date)
- Separation Grade
- Last Promotion Date
- Separation Date
- Civilian Retirement Plan

For additional information, log onto <https://www.dfas.mil/civilianemployees/militaryservice/militaryservicedeposits/estimator.html>.

All military families can speak to a trained professional 24/7 for free by contacting:

- The Military Crisis Line (visit the Military Crisis Line Chat or call **800-273-TALK** FREE to talk with a crisis counselor)
- The DCoE Outreach Center (visit Real Warriors Live Chat at www.realwarriors.net/livechat or call **866-966-1020** FREE to talk with a health resource consultant)
- Military OneSource (call **800-342-9647** FREE for one-on-one counseling)
- Veterans Crisis Line (call **1-800-273-8255** FREE and **Press 1**, chat online at www.veteranscrisisline.net, or send a text message to **838255** to receive confidential support 24 hours a day, 7 days a week, 365 days a year.)

Veterans Crisis Line



1-800-273-8255
PRESS 1



Important TRICARE Changes for 2018



- As of Jan. 1, 2018, if you are enrolled in TRICARE Prime, you no longer need a referral for urgent care visits and point of service charges no longer apply for urgent care claims when you use a network urgent care clinic. This change replaces the previous policy which waived referrals for the first two urgent care visits per year.
- ADSMs (except Active Duty Prime Remote) should continue to visit military hospitals and clinics for urgent care. They must obtain a referral from their PCM to receive urgent care.
- If you use TRICARE Select or any other TRICARE plan, you may visit any TRICARE-authorized provider, network or non-network, for urgent care.
- If you use the U.S. Family Health Plan, visit your designated provider's website to learn more about your urgent care coverage.
- Active duty family members overseas enrolled to the TRICARE Overseas Program Prime or Prime Remote still need to contact the TRICARE overseas contractor to obtain an authorization before seeking urgent care, or they may have to pay at the time of service and file a claim for reimbursement. Prime beneficiaries who are stationed in the United States and traveling overseas need to contact the TRICARE overseas contractor to obtain an authorization as well. When traveling in the United States, an urgent care referral is not needed.
- Urgent care is care you need for a non-emergency illness or injury requiring treatment within 24 hours. Examples of urgent care conditions include a sprain, rising temperature or sore throat. It isn't an emergency and doesn't threaten life, limb or eyesight.
- If you're unsure whether to seek urgent care, call the 24/7 Nurse Advice Line at 1-800-TRICARE (874-2273)—Option 1. You'll speak with a registered nurse who can answer your questions and give advice. The nurse can also assist you with finding a provider, scheduling an appointment, or getting you to the right level of care you need.
- If you need care after hours, while traveling or if your primary care manager is unavailable, a good first step is to call the Nurse Advice Line. If you need urgent care in these situations, the Nurse Advice Line staff or your regional contractor can help you find an appropriate urgent care facility or provider. You may also use the TRICARE provider search tool.
- We strongly encourage you to use an MTF urgent care or a TRICARE Network Urgent Care Center whenever possible. Network urgent care centers are required to follow specific care guidelines, helping to ensure you receive the very highest quality of care. You can find MTF and Network Urgent Care Centers on the provider directory at www.tricare.mil or by calling the Nurse Advice Line.
- Please note that the urgent care policy for TRICARE beneficiaries may change each year. Changes to your benefit may be viewed at TRICARE.mil/changes. Sign up for alerts to get email notifications any time changes occur.



Children's Christmas Event at the Coast Guard Air Station Sacramento

The NERA Gold Chapter has been busy. They held not one, but two Children's Christmas Events parties back to back. On December 16, Saturday, NERA held the first party for the children of the active duty Staff of the Navy Operation Support Center (NOSC) and Marine Corps Reserve Center (RESCEN) Sacramento. The second party was held for the Coast Guard Air Station Sacramento, CA on

Sunday, December 17, 2017. NERA was able to provide the Christmas trees, Christmas decorations, food, cake, drinks, and all the tableware. But most importantly, NERA provided the most important person at this event: "Santa" (Fred Schoppet). Photographer Howard George, Gold Country PAO, as always, did an excellent job photographing all the festivities. Check out his beautiful pictures of the event.



AJ Cunha, NOSC Command Senior Chief



ASI Sergreg Lazarte and his family.



CDR Peter Zubof, Commanding Officer NOSC Sacramento, welcoming Santa and the audience.



AJ Cunha, NOSC Command Senior Chief wife Natalie helping with crafts.



ASI Sergreg Lazarte helping decorate Christmas crafts



ASI Sergreg Lazarte's wife helping the little ones.



SKCS NORMA von DOHREN (Ret.) geeking out.



NCI Matthew Chamberlin and his family.



Santa, Norma and Atty. Carlos LLarena (NERA's biggest financial contributor to our XMAS events). He's been functioning as our "MC" for many years.

MA2 Gregory O'Neal and his fiancée Rachel. **After these pictures were taken**, NERA was informed that MA2 Gregory O'Neal has been selected as the "2017 Junior Shore Sailor of the Year for RCC Southwest" out of 19 NOSCs. According to PSCS(SW/AW) AJ Cunha, USN NOSC Sacramento, CA, Command Senior Enlisted Leader, "MA2 O'Neal represents everything you would want in a Navy Petty Officer. He was selected as the 2017 Navy Reserve Component Command Southwest Shore Junior Sailor of the Year for his leadership, commitment to excellence and providing results all year long toward the NOSC Sacramento command mission!" We are very lucky to have him onboard and a part of Team Sacramento." **Congratulations MA2 Gregory O'Neal!**





Here are the Firefighters who delivered Santa to the Air Station, along with some reindeers.



Santa's arrival.



Santa arriving in a fire truck.



AETCM Travis Cholewa, Command Master Chief, USCG Air Station, Norma von Dohren, President, NERA-Gold Country, CAPT Carola List, Commanding Officer, USCG Air Station Sacramento, with Santa.



SKCS NORMA von DOHREN (Ret.) in front of the NERA banner



Eagerly awaiting Santa.

Santa's arrival to an enthusiastic crowd.



NERA wants to celebrate with all of our chapters. If your chapter would like to be in the *Mariner*, please email ypurtill@nera.org.



Norfolk, VA, United States

Story by Lt. Russell Chilcoat, 03.02.2018

WASHINGTON (NNS) -- Sailors and guests gathered at Commander, Navy Reserve Forces Command in Norfolk, VA March 2nd to celebrate the 103rd anniversary of the U.S. Navy Reserve. Navy Reserve Force Master Chief Chris Kotz, spoke to the crowd about the legacy that is represented in the 103 years of the Navy Reserve. "Celebrating 103 years isn't isolated to just the one year, it's important to look back to the legacy of Sailors who have persevered in every fight, in every climate, in defense of our country." He also emphasized the great things Reserve Sailors are doing around the globe. He's encouraged as he meets with Sailors around the Force who train with a focus to increase the agility and lethality of the Navy's Total Force. "Our history shows that no Navy can fight and win without the support of the Navy Reserve force," said Kotz. "We are a ready and strong force. It's an honor to be a part of the dedicated men and women in the Navy Reserve."

Vice Adm. Luke M. McCollum, chief of Navy Reserve and commander, Navy Reserve Force, talked about the current state of Navy Reserve and its focus to be ready to win. He stated that to be ready, changing outdated systems and processes and incorporating innovative solutions are paramount. "We want to be a high performing team," said McCollum. "To be a high performing team, we have to be willing to create conditions to hear dissenting viewpoints. These viewpoints can lead to optimal solutions."

He reflected on how this innovative culture and willingness to be better has been paved by dedicated men and women throughout the history of the Navy Reserve who consistently volunteered to sacrifice their time for a cause bigger than themselves. "Today we are celebrating the Reserve Sailors, past and present, that sacrifice time away from their families and careers in support of their country," said McCollum. "We are grateful for the total team effort, and certainly for the families and employers that support them."



From left to right, Rear Adm. William Crane, deputy commander, Naval Air Force Pacific Fleet, Vice Adm. Luke M. McCollum, chief of Navy Reserve and commander of Navy Reserve Forces, and Rear Adm. Thomas Luscher, Commander, Navy Reserve Forces Command, cut the Navy Reserve birthday cake during the 103rd Navy Reserve anniversary celebration at Naval Support Activity Hampton Rhodes, March 2, 2018. . (U.S. Navy photo by Mass Communication Specialist 2nd Sean Rinner)



Vice Adm. Luke McCollum, chief of Navy Reserve and commander of Navy Reserve Forces, speaks with Sailors assigned to Commander, Navy Reserve Forces Command about the future of the force, during a celebration of the 103rd Navy Reserve anniversary. (U.S. Navy photo by Mass Communication Specialist 2nd Sean Rinner)

“Our history shows that no Navy can fight and win without the support of the Navy Reserve force.”
— *Navy Reserve Force Master Chief Chris Kotz*



Naval Enlisted Reserve Association

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Join NERA for just \$30 a year
Visit NERA.org for more information



Become part of an association that can help you with your career and answer your questions about TRICARE, Reservist benefits and retirement issues.



We mourn the loss of our NERA members and compatriots.

We suffer with their loved ones, who grieve the loss of vital love, companionship and guidance. Their place will always remain vacant among this patriotic assembly.

HM2 Stephen J. Aufer	Pennsylvania	RADM Joseph L. Loughran	Pennsylvania
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SKCS Ramon D. Barrett	Alaska	HTC Robert S. MacKenzie	Maryland
SKC Gerald F. Barton	Minnesota	RMCM William E. Madden	Kentucky
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MS2 Thomas G. Christian	Alabama	BUC Paul R. McCrea	New York
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STCM(SW) David A. Green	Florida	RMC David S. Reed	Maryland
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Mr. Robert Grochulski	Michigan	CTM2 Curtis Richardson	Illinois
SK2 Margaret S. Hansen	Minnesota	ADC Manuel P. Rocha	Massachusetts
CTCM John M. Hood	Georgia	BUCS Robert W. Roeth, Jr.	Maryland
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IS1 Donald E. Jack	Illinois	AZC Gerold W. Staska	Minnesota
PNC Jean B. Johnston	California	EO1 Jack P. Stevens	Michigan
SMCS Raymond C. Keeler, Jr.	Pennsylvania	ADRC Henry P. Thurlow, Jr.	Maine
AEC Charles F. Keller	Delaware	AT1 Francis A. Tschida	Maine
CMC Melvin H. Kehl	Illinois	SKCM Julian C. Tortona	Maryland
BUC John J. Klinkner	Pennsylvania	AKCM Richard J. Vannucci	California
AE1 Ludwik B. Kowalkowski	Pennsylvania	QMCS Henry B. Vogler, Jr.	Arkansas
GMG1 Richard H. Ligashesky	Pennsylvania	DK1 Richard J. Voss	Minnesota
AMS2 Ralph Lindsay	New Mexico	OSC(SW) John D. Wieder	Ohio
AMHC Neil H. Lofstrand	Minnesota	ABH1 Joseph A. Zdun	Pennsylvania
AD1 David A. Loosbrock	Minnesota		



For the latest news and information visit
www.NERA.org



“A Tribute to HMCM Manny Ratner”

A distinguished group of NERA lifetime members whose outstanding dedication and support continues to fortify the legacy of the Naval Enlisted Reserve Association thus inspiring future generations to absolute greatness.

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IN MEMORIAM

Henry Benton (Buddy) Vogler Jr.

November 19, 1929–December 10, 2017

Henry Benton (Buddy) Vogler Jr. passed away peacefully in his sleep on Sunday, December 10, 2017. He was born November 19, 1929 to the late Henry B. Vogler Sr. and Getrude Carolyn Fougerousse of Little Rock, Arkansas. In addition to his parents he was preceded in death by his step mother Doris Duckworth Vogler, one sister Gretchen Alford (Uriel) of Las Vegas, NV, wife Theresa Kordsmeier Vogler and one son John Christopher Vogler. A lifelong Catholic he attended St. Edward Catholic Church and School, Subiaco Academy Class of 1947 and Little Rock, College, now U. A. L. R.



Henry Benton (Buddy) Vogler Jr.

In 1950 he met the love of his, Theresa at a C.Y.O. dance. He announced their engagement when he took her to lunch with friends at Granoffs the next day. They were married March 27, 1951 in St. Edward Catholic Church. They started a family and he pursued Architecture. He worked for the late John Parks Almand, Wittenburg, Delony, Davidson and Renshaw Firm. He also worked in Houston, Texas and Georgia as Lead Architect of the Cobb County School District. He continued to work after retirement as a draftsman for Arkansas Shades and Blinds.

Senior Chief Vogler, QMCS, USN and USNR, Retired proudly served his country in the U.S. Navy and Naval Reserve. He retired after 36 years of dedicated and loyal service. He was a NERA Lifetime and Benefactor

Member. His first ship was the USS Antietam, CV-36. He served in the V3-G Division in '48 and '49 and has been a member of the USS Antietam Association for many years. He was transferred to the USS Valley Forge, CV-45 and upon his honorable discharge, he joined the Naval Reserve and served in Little Rock, AR, Shreveport, LA, and Houston, TX. Senior Chief Vogel became a quartermaster.

Senior Chief Vogler was a loving father and a devoted husband. He served his Church faithfully as a Fourth Degree Knight of Columbus. He leaves behind his children Stephen Vogler of Sherwood, Mary Vogler of Bryant, Thomas Vogler (Marge), Paul Vogler, Henry

Benton (Buddy) Vogler III (Nicole) all of Little Rock. Grandchildren; Megan Vogler, Alaric Laughlin, Allie Vogler, Nicholas Heaps, Kaitlin Heaps and Caleb Heaps.

NERA is saddened by the loss of this wonderful man, and we want his family and friends to feel our deepest condolences. Fair winds and following seas, Buddy.