



Veterans-For-Change Newsletter

A Voice of the Veterans

Week Ending Sunday, January 28, 2018

Volume 9, Issue 04



This-N-That

Since 2006 I've learned a lot about the VA Healthcare System and the licensed personnel they seem to hire and let run rampant providing sub-standard care, mediocre care, no care in some cases, even perform specialty surgeries and medical treatment they're not certified for and it doesn't get any better from there.

They also hire doctors who graduate, in their state and don't even require they have a medical license, and/or hire doctors who have had licenses suspended or revoked, don't require them to carry any malpractice insurance and who pays the price? Our Veterans and

Military!

Recently a malpractice suit was filed against the VA Hospital in New Haven Connecticut where a Veteran had surgery years prior and began to have abdominal pain only to come find out the surgeon and instrument nurse (who is responsible for accounting for every instrument and towel, etc.) had left a scalpel inside of him.

So how do those in charge at the VA allow this incomprehensible level of incompetence to continue to work for the VA and treat our Veterans?

Then to compound the matter Secretary Shulkin only apologized!

Then in Columbia, South Carolina we had a Veteran also with severe abdominal pains, the doctor had requested blood work and a urine test to help determine the cause only for the lab to totally screwed up!

Dorn Emergency Room personnel informed (Walker) that his stomach pains were a direct result of ingesting multiple illegal drugs, in particular, excessive cocaine and immediately discharged him!

At home, Walker grew more ill. After several days, he was driven to Lexington Medical Center by a neighbor.

At Lexington Medical Center, Walker was “promptly diagnosed and rushed to emergency surgery for gall stones and disease of the gall bladder and pancreas. Thankfully he will recover!

But now another lawsuit against the VA for malpractice and this only makes me wonder how many more have to suffer or die and how many more lawsuits need to be filed before they pay attention, take serious actions, terminate and hire those who are fully licensed, compassionate and caring enough to provide the best care possible?

I know I have said this a million times over, but Congress will not pay attention nor listen to a small handful of Veterans, Spouses and family members, they brush it off as a minor irritation and nothing more.

BUT, if we go, with millions of people calling all their offices over and over saying the same things repeatedly, slowing down or bringing their offices to a full halt incapable of daily operations they will listen and not only stopping their productivity in their office but stopping them from the one and only thing they do best, lining their pockets, then we will have them all listening, and all wanting and willing to do the right thing if only to just shut us up and let them get back to their favorite task, lining their pockets.

When it comes to legislation we post in the newsletter,

click on the links, send off the pre-written e-mails, then follow that up with a phone call to your Congressman and both Senators. Then share it with family and friends copying and pasting into an E-Mail and ask all of them to do the same things then forward to their lists.

We can WIN, but it truly will take an army of people to make things happen!

On behalf of our Volunteers nationwide and myself, we wish you and your family good health!

Respectfully,

Jim Davis

Founder

Jim.Davis@Veterans-For-Change.org



The Shutdown Is Over: What Next?

Congressional Republicans and Democrats came together earlier this week to reopen the government on Tuesday.

The current deal keeps the federal government funded through February 8th. It is designed to allow enough time to come together and agree on a longer term, hopefully up to 18 months, spending plan even though

disagreements over immigration and federal fiscal policies remain.

This budget legislation also includes a provision to provide back pay for troops and other federal workers for the time they missed because of the lapse in operations.

Rep. Joe Wilson (R-SC), chairman of the House Armed Services Committee's readiness panel, said Monday that 2,000 South Carolina Guardsmen who were preparing to drill this weekend were sent home instead, and 750 Guard mechanics were laid off.

Senate Minority Leader Chuck Schumer (D-NY), said the new budget deal comes with a promise from Republican leadership that negotiations on the expiring Deferred Action for Childhood Arrival policy will continue over the next few weeks, with a possible vote in early February.

Pentagon leaders and pro-defense lawmakers have lamented the short-term budget extensions as bad for military planning and morale, and repeatedly pushed for a full-year plan. But Republicans have thus far insisted on hefty increases for defense spending alone in any such deal, and Democrats have demanded equal increases for other non-military programs.

TREA: The Enlisted Association urges that both parties come together, negotiate in good faith, and reach a full-

year budget that addresses our country's priorities while lifting the sequestration cap in a timely manner. The brinksmanship must end.

In Cases of Another Shutdown, Here's What Happens to the Commissaries and Exchanges

During the Shutdown Exchanges Will Stay Open but Most Stateside Commissaries Begin Shutdown Process

Exchanges and MWR Programs:

- Exchange operations continue unchanged.
- MWR programs funded with nonappropriated funds continue unchanged.

Commissaries

- 38 commissaries in Europe, one store in Puerto Rico and 28 stores in the Pacific (including two in Guam), will remain open.
- Commissaries in five remote stateside locations remain open: Marine Corps Mountain Warfare Training Center Bridgeport and Fort Irwin in California; Coast Guard Air Station Kodiak and Fort Greely in Alaska; and Dugway Proving Ground, Utah.
- Remainder of stateside commissaries, including those in Alaska and Hawaii, will follow an orderly shutdown to prepare for closing so they can reduce

their stocks of perishables and properly safeguard equipment and facilities...most will remain open until regular closing times. For these stores, orders already placed, processed and on the road, will be accepted. Orders that have not been processed or are not on the road, should be cancelled.

Here Is TRICARE's Shutdown Plan

TRICARE has Announced the Following With Regard to the Government Shutdown:

Federal Government Shutdown

The Military Health System will continue to provide health care to its beneficiaries during a government shutdown. While we can't predict the exact consequences of a shutdown on every part of our MHS, we may see some impacts on the delivery of health care services within our military hospitals and clinics. Inpatient, acute and emergency outpatient care in our medical and dental facilities will continue, as will private sector care under TRICARE. We anticipate most medical and dental providers, along with most retail pharmacies, will honor TRICARE copays and cost shares. If for some reason a TRICARE network provider or pharmacy requires you to pay up front for care, call your regional contractor to discuss it with the provider. If the contractor can't immediately resolve the issue, you can still choose to get care with that

provider and save your receipts to file for reimbursement.

You can go to this website in order to get more specific information on various DoD health care functions: <https://tricare.mil/shutdown>

Source: TREA



How Does the Shutdown Impact Your Pay and Benefits?

Many veterans start getting phone calls as soon as a day after their VA-guaranteed home loan closes. Loan brokers will claim they can offer an even lower interest rate, or a better strategy for refinancing, that will cut mortgage payments even more. The practice is called serial refinancing, or home loan churning. The side effects include increased home debt on veterans and financial risks for their families. Read more about this practice and Congress' response [HERE](#).



Veterans-For-Change Web Site

The Veterans-For-Change website has been under construction since day one back in 2009 and every day

since then. The looks pretty much stay the same, but in the background constant improvement and change is being done to make our website the most user friendly “One-Stop-Shop” website to find almost everything you might have tried to find searching the internet.

Almost a hundred people have been involved; collecting web links to documents now houses on the VFC website, collecting thousands of web links for various issues, illnesses and benefits. Creating forums for all eras of service and two forums one just for men and one just for woman where you can go question, comment, share medical and personal concerns, what ever you'd like it to be.

We also have a forum with a licensed Mental Health Worker, again where you can seek help or just ask questions.

We average 2,200 hits per day, and downloads average 1,200 per day with a total 3,843,391 visitors as of Friday.

If you subscribe you will have full access to the entire website and best of all it's FREE of charge! You just need a valid E-mail address so the system can send you a confirmation E-Mail. Once received, click on the link to be authorized automatically.

www.veterans-for-change.org

- Documents Library with over 16,163 documents on-line (Updated: 12/30/17)
- FAQ's with more than 1,600 FAQ's and answers
- Multiple Forums
 - o Afghanistan Veterans
 - o FMP - Foreign Medial Program
 - o Gulf War & Desert Storm Veterans
 - o Iraq Veterans
 - o Korean Veterans
 - o Men Veterans Forum
 - o Mental Health for Veterans
 - o Political Issues
 - o Suggestion Box
 - o The Mess Hall
 - o VA Hospitals and Medical Centers
 - o Veteran Affairs
 - o Vietnam Veterans
 - o Welcome Mat
 - o Women Veterans Forum
 - o WW II Veterans
- Job Postings
- Memorial Pages (Updated: 11/02/17)
- News (Articles On-Line: 7,084)
- Polls
- Web Links, more than 3,618, Added 1 New Links (Updated: 01/03/18)

If you have a submission for the memorial pages, E-Mail: Jim.Davis@veterans-for-change.org



Calculate How Much You Could Make This Year

Want to know how much you could make in 2018 with your military pay raise? Calculate [now](#).



Legislation to Allow Homeless Veterans to Stay with their Children While Receiving VA Services

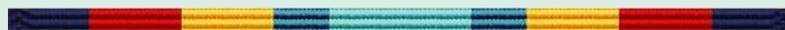
Rep. Coffman (CO) introduced H.R. 4099, a bill which modifies the calculation of per diem payments the Department of Veterans Affairs (VA) makes to homeless grant providers to include partial payment for each of a homeless veteran's minor dependents. This will ensure that a homeless veteran does not have to choose between treatment and keeping her or his family intact.

VA's Homeless Grant and Per Diem (GPD) Program has long been an important source of transitional housing for homeless veterans. In 2016, these programs, generally operated by community providers who receive grant funding from VA, had 13,800 beds devoted to providing supportive housing and/or supportive services for homeless veterans. Veterans may enter these programs to stabilize their medical and behavioral health issues, learn or re-learn independent living and vocational skills and seek VA services and benefits that help them recover from life on the streets. VA notes this is a successful program that in 2016, helped 16,500 veterans move from transitional to permanent housing.

Please support this legislation to assist our homeless veterans and their families. You can use the prepared letter below to ask your Representative to co-sponsor H.R. 4099.

Thank you for your participation in the DAV Commander's Action Network.

Click [HERE](#) to send your message!



VA Revises Regulations on Reimbursement for Emergency Treatment of Veterans

Last week the U.S. Department of Veterans Affairs (VA) announced that it has, through a Federal Register [notice](#), revised its regulations concerning payment or reimbursement for emergency treatment for non-service connected conditions at non-VA facilities. VA will begin processing claims for reimbursement of reasonable costs that were only partially paid by the Veteran's other health insurance (OHI). Those costs may include hospital charges, professional fees and emergency transportation, such as ambulances.

This change comes on the heels of an earlier announcement that VA was taking immediate action to address delayed payments to community providers, found [here](#).

Effective Jan. 9, VA updated a portion of its regulations in response to an April 2016 U.S. Court of Appeals for Veterans Claims [decision](#) that stated VA could no longer deny reimbursement when OHI pays a portion of the treatment expenses.

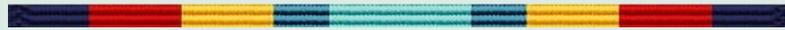
VA will apply the updated regulations to claims pending with VA on or after April 8, 2016, and to new claims. By

law, VA still may not reimburse Veterans for the costs of copayments, cost shares and deductibles required by their OHI.

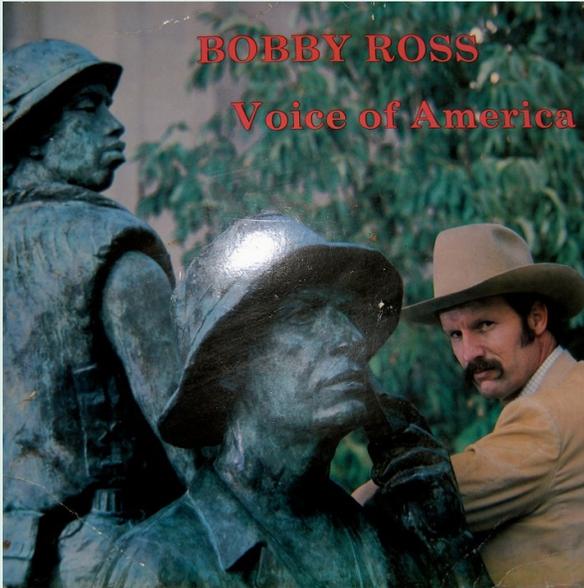
VA will work directly with community providers to get additional information needed to review and process these claims. Previous claims do not have to be resubmitted unless requested by VA.

More information on the amended regulation along with guidance may be found [here](#).

Source: TREA



LT Bobby Ross and Billy D



I'm a Vietnam Veteran. A combat Veteran. I'm also 100% disabled from the various war wounds I received when I was in battle. I am somewhat fortunate, however, because I have Scotch blood running through

my veins. That makes me stubborn. Too resolute to quit. When I met Billy D on the street, he was broken. He did not dream the dreams I did. He was proud to be a Vietnam Veteran, but he was lost. He did not have the ability to move forward like me. He could only move in small circles. And he couldn't bust out of those circles. As I talked with him and shared memories of the war, I knew he was not with me. He was there. Back in the war a half world away. He really did not make it home. His body did. But his soul was still there.

The Home of Billy D

<http://www.rassio.com/?page=10>



**30 Days for a Decision on Your
Next VA Claim**

Thinking of filing another VA disability compensation claim? Make sure you file it through the new **Decision Ready Claim** (DRC) Program. With DRC, you can get a decision on your claim in 30 days or less.

Work with an accredited Veterans Service Organization (VSO) to determine if the DRC Program is right for you and your claim. Your VSO can then help you gather and submit all relevant and required evidence so your claim is ready for VA to make a decision when you submit it.

If you plan to file any of the following types of claims, work with your VSO to file them as a DRC:

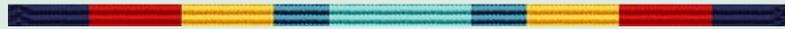
- **Direct Service Connection Claims:** Claims for a disability that was caused by or during your service.
- **Presumptive Service Connection Claims:** Claims for a disability that VA automatically presumes to be service-connected based on unique conditions or situations you experienced during your service.
- **Secondary Service Connection Claims:** Claims for a disability that you have as a result of another service-connected disability.
- **Increased Disability Claims:** Claims for a disability you have a VA rating for that has gotten worse.

Not planning to file a claim soon? Spread the word to your fellow Veterans, Service members and their families about the DRC Program to help them get faster

decisions on their claims too. The DRC Program also now accepts Pre-Discharge claims for Service members about to transition to civilian life, and Dependency and Indemnity Compensation (DIC) claims for surviving spouses.

Learn more about the DRC Program, including eligibility requirements, what medical evidence you need to submit, and how to find an accredited VSO [here](#).

Thank you for your service!
Veterans Benefits Administration



Dental Cleanings Can Save Time, Money and Even Your Life

Chances are you know someone that only gets their teeth cleaned every few years. You may even be that person. But, frequent and regular cleanings are more important than most people think. Beyond helping to maintain a bright and clean smile, regular cleanings help your overall health in many ways.

Read the full article [here](#).





Your Opinion Matters: Take a Quick Survey

Your feedback is important to us. In our continued effort to serve the needs of our members, Military.com invites you to take a short survey. Take the survey [now](#).



We Want Your Feedback. Take Our TRICARE Publications Survey

We want your feedback. Got comments or suggestions about a TRICARE newsletter, fact sheet or handbook you read recently? Take a brief survey about our TRICARE publications. Your feedback is important!

Read the full article [here](#).



**CONTACT YOUR
MEMBERS OF CONGRESS!**

To Call your Representative:

202-225-2305

To Call your Senators:

202-224-3841 or 202-224-3553

To call Different Members of Congress:

202-224-3121

TOLL FREE: 866-272-6622

PLEASE... STOP Making Excuses!

www.veterans-for-change.org



**USAA Will Cover Pay Delayed
Due To Government Shutdown**

In case of another government shut down, USAA plans to offer no-interest loans to active duty servicemembers that are members of USAA so that they will not run in to financial hardships while they are waiting for the government to be funded.

For more information, go [here](#).



Non-traditional PTSD Treatments

In 2015, the Minneapolis VA published a major study on the effectiveness of mindfulness for the treatment of PTSD in the Journal of the American Medical Association ([JAMA](#)). Since then, there has been an increasing demand for non-traditional health care approaches. These include Yoga, Tai chi, mindfulness, acupuncture and the use of essential oils. In December, 2017, the Minneapolis VA Medical Center (VAMC) celebrated the opening of its new Integrative Center for Health & Healing, which offers non-traditional therapies. For more information, read the VA Vantage Point [Blog](#).



VA Offers Recreational Therapy for Vets

Department of Veterans Affairs (VA) recreational therapists are vital members of an interdisciplinary health care team using a wide range of activity and techniques to improve the physical, cognitive, emotional, social, and leisure needs of Veterans battling psychological and physical illnesses and other disabling conditions. Simply put, recreational therapy reduces or removes limitations and restrictions that prevent patients from enjoying recreation and leisure as the road to whole health care. Common recreational activities expand greatly beyond board games into adaptive bicycling, golf, music, aromatherapy, amputee soccer and sightseeing tours tailored to an individual Veteran and their needs. For more information, read the VA Vantage Point [Blog](#).



**Our values
match yours.**

www.veterans-for-change.org

Est. 2006

The complex block contains a logo on the left consisting of three dog tags hanging from a chain; the front tag has a heart shape. To the right of the dog tags is the text "Our values match yours." in a bold, sans-serif font. Below this text is the "Veterans For Change" logo, which features an eagle with its wings spread, perched on a stylized American flag. The text "Veterans For Change" is arched above the eagle, and "Est. 2006" is written in small text below the eagle. At the bottom of the block is the website address "www.veterans-for-change.org" in a blue, sans-serif font.

TREA: The Enlisted Association Supports H.R. 4345

TREA: The Enlisted Association is strongly supporting HR 4345, the Veteran Treatment Court Coordination Act of 2017. Congressman Charlie Crist (D-FL) and Congressman Jeff Denham (R-CA) are the original cosponsors. It currently has 51 other cosponsors.

The legislation would direct the Attorney General to establish and carry out a Veteran Treatment Court Program to provide grants and technical assistance to the State circuit court systems that have adopted a Veterans Treatment Court Program or have filed a notice of intent to establish a Veterans Treatment Court Program with the Secretary of Veterans' Affairs.

This ensures that the Department of Justice has a single office to coordinate the provision of grants, training, and technical assistance to help State, local, and Tribal governments to develop and maintain veteran treatment courts.

It is TREA: The Enlisted Association's opinion that veteran treatment courts are an effective way to help veterans charged with non-violent crimes receive the help and the benefits to which they are entitled, and to prevent recidivism that clogs up the judicial system. If we can identify veterans who are likely to not re-offend

by making sure they get needed treatment and counseling, we can save money, keep veterans out of the legal system by keeping them healthy and productive, and we can lessen the burden on judicial resources - a win-win-win for all involved.

Unfortunately, only 300-350 of the roughly 30,000 counties in the United States have veteran treatment courts. This legislation is aimed at coordinating and easing the development of more of these vital judicial resources.

TREA: The Enlisted Association will be putting out a legislative alert on this bill in the coming days to urge you to contact your Members of Congress to support HR 4345.

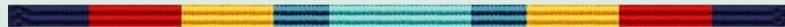
Source: TREA



Reduce Your Co-Pays & Rx Costs Not Covered by TRICARE

Get a Tricare supplement that pays your cost shares and can pay 100% of covered excess charges. Get valuable coverage **now**.





Absentee Voting Procedures Update

The Federal Voting Assistance Program (FVAP) has announced the release of the 2018-2019 Voting Assistance Guide with updated content for the 2018 General Election cycle. FVAP publishes the Guide for use by voters, military and State Department Voting Assistance Officers (VAOs), overseas citizen organizations and election officials. It includes the procedures that military and overseas voters must follow to successfully register to vote and cast a ballot using the Federal Post Card Application and Federal Write-In Absentee Ballot. Voting Assistance Officers have copies of the new guide. A new FPCA and FWAB Quick Reference Guide is also available on the FVAP [website](#). For more news on legislation and voting issues that affect the military, visit [here](#).



Navy Conducts a Work Life Survey

The U.S. Navy has announced that it is soliciting feedback from Sailors through the biennial Personal and Professional Choices Survey. The survey will be sent to 80,000 randomly selected active-duty Sailors. Notification emails will be sent to participants from the survey platform [Max.gov](#). The survey touches on a wide variety of issues, including career development, work-life balance, adoption leave and family planning. The 2018 survey results are expected to be released in August. Results from previous surveys are available at the Navy Personnel Command [website](#).



Tricare Lowers Some Costs for New Select Plan

Military families, including retiree families, will pay lower co-payments than previously announced for the

new Tricare Select plan, according to an announcement in the Federal Register by the Defense Health Agency.

For example, active-duty families in Tricare Select will pay \$21 for a primary care outpatient visit, reduced from the previously announced \$27. This co-pay applies to families of service members in uniform before Jan. 1. Specialty care visits would require a \$31 co-pay, reduced from the previously announced \$34.

Working-age retirees and their families in Tricare Select will pay \$28 for a primary care outpatient visit, reduced from the previously announced \$35.

Last fall, Defense Department officials announced the Tricare Select co-pay schedule for active-duty families and retiree families, which allowed those who had entered the military before Jan. 1 to be "grandfathered" into the previous method for calculating co-pays. But while grandfathering usually allows a lower payment rate to continue despite a changing fee system, those currently in the system would pay higher co-pays than those entering the military after January 1.

At the time it was announced, Defense Health officials said the co-payments for the grandfathered group are an average of what the beneficiaries now pay, while the co-payments for those coming into the military this year were set by law in the 2017 National Defense Authorization Act.

This new schedule of co-payments still sets co-pays of those already in service higher than those entering the military this year. For example, those coming into the military will pay a \$15 co-payment for a primary care outpatient visit, compared with a \$21 co-payment for those in uniform before Jan. 1.

The Defense Health Agency calculated the co-payments of those grandfathered based on past costs, the release states, rather than using the percent-of-services-used model employed by the former Tricare Standard and Extra plans.

Source: TREA



**Why You Should Set Spending
Priorities**

Budgeting can be a challenge for many people. But it doesn't have to be. One way to make budgeting easier is to create your budget based on spending priorities. You will almost always feel better about spending money on the things that are most important to you. And yes, this includes essential bills. For more details, see this Paycheck Chronicles [post](#).



2018 Veteran Creative Artists Competition

The 2018 National Veterans Creative Arts Competition began January 1. During the months of January, February and March, Veterans enrolled at VA medical facilities or outpatient clinics are invited to enter their art, music, dance, drama and creative writing entries into the local competition phase. Most VA facilities hold their local competitions in February, but their deadline dates for submitting entries vary by location and may be in January, so check with your VA facility's recreation/creative arts therapy departments now. Veterans must work with a staff person from the VA facility where they are enrolled. If you need assistance in identifying a VA staff person from your facility, please contact Amy Kimbler, Program Specialist at Amy.Kimbler@va.gov or Elizabeth Mackey, Director at Elizabeth.Mackey@va.gov. For more information, the National Creative Arts Festival [website](#).



Veteran Crisis Resources

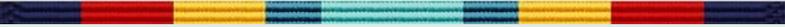
Veterans Crisis Line 1-800-273-8255 and Press 1

Military Crisis Line 1-800-273-TALK (8255)

National Call Center for Homeless Veterans

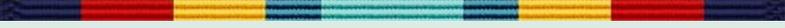
1-877-4AID-VET (424.3838)

VA Caregiver Support Line 1-855-260-3274



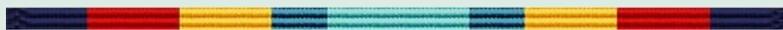
VA Will Not Study Use of Medical Marijuana

The Department of Veterans Affairs (VA) says it will not conduct research into the effects of medical cannabis on post-traumatic stress disorder and chronic pain, some of the very ailments veteran patients rely on the drug to treat. In a [Dec. 21 letter](#) to Minnesota Democrat Rep. Tim Walz, VA Secretary David Shulkin said that the department is unable to research medical cannabis due to federal restrictions. Dr. Shulkin says 'federal law restricts VA's ability to conduct research involving medical marijuana, or to refer veterans to such projects.' For more information, visit the Task and Purpose [website](#).



The Do's and Don'ts of Managing a Rental Property

For military families who [PCS](#), it makes sense to continue owning a home when you leave a duty station... as long as you can find renters who will cover your mortgage. When a rental property is managed correctly, it allows the owners to break even or make a profit on home expenses. This allows them to buy or rent at future duty stations. However, keeping your home as a rental property is a risk. For tips on how to manage a rental property, see this Spousebuzz [post](#).



Links to Other Stories

- 1) [‘Served Like a Girl’ is a moving documentary on problems plaguing female Veterans](#)
- 2) [Air Force nurse refused to provide contraception to patients on religious grounds](#)
- 3) [Anna Mae Hays, nurse who became U.S. military’s first female general, dies at 97](#)
- 4) [Army Vet sues Connecticut VA hospital over scalpel left in body after surgery](#)
- 5) [Eight transgender volunteers apply to join the Air Force after courts ordered policy change](#)
- 6) [Former top Cincinnati VA hospital doc guilty of improperly writing prescription](#)
- 7) [Joe Biden claims toxic military burn pits may have been a 'significant factor' in his son's death from terminal brain cancer after serving in Iraq](#)

- 8) Lawsuit: SC VA hospital flubs urine sample; tells sick man he's cocaine addict
- 9) Lesbian Veteran Trying To Flip Texas District
- 10) Lesbian Veteran, 90, expelled from Air Force in '55, finally gets her 'honorable discharge'
- 11) Not just VA: State-backed programs may help you buy your next home
- 12) One-star general retaliated against LTC sex assault victim, IG finds
- 13) Phone Scams to Avoid
- 14) Sexual Harassment Training Doesn't Work. But Some Things Do.
- 15) State legislators, VA staff should support plan to aid female Veterans in region
- 16) Telehealth Revolutionizing Veterans Health Care
- 17) The Military Gave Her A Shared Sense Of Purpose, But Not A Home
- 18) VA Secretary Apologizes for Surgery that Left Scalpel in Army Veteran
- 19) WWII Vet on why she enlisted: 'I said, 'why can't I do that?''

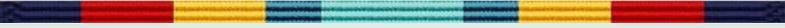
You can help VFC by reading articles posted and commenting at the bottom and rate the articles. If you don't have an account, sign up today, it's FREE. Your comments and rankings tell us what type of information you want most.

Check us out today: www.veterans-for-change.org



Veterans of South Korea Sought

[325 Kamra](#) is a U.S. Nonprofit that's building a DNA database to help South Korean adoptees find their birth parents, including U.S. military veterans. In many cases, troops rotating through the country did not know the women they had sex with became pregnant, so the group is offering free DNA kits to all veterans and their descendants. The DNA will help even if the vets did not father children, because it might lead to another relative who did. For more information, and to receive a DNA kit, visit the [325 Kamra website](#).



Find a WWI Memorial Near You

Erik Burro is a man on a mission to find and photograph World War I monuments, first in South Jersey and then statewide, a quest that has resulted in traveling photography exhibits of major WWI monuments in the state. Read about his work on the WWI Centennial Commission [website](#).



Take Command: Urgent Care Now Easier to Access

As of Jan. 1, 2018, most TRICARE Prime enrollees no longer need a referral for urgent care visits and point-of-service charges no longer apply for urgent care claims. This change replaces the previous policy, which waived referrals for the first two urgent care visits per year.

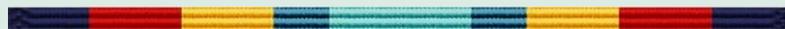
Read the full article [here](#).





The Easy Blended Retirement System Guide for Military Spouses

On Jan. 1, 2018, the Pentagon launched its new retirement program, known as the Blended Retirement System. If your service member joined after Jan. 1, 2006, or is Guard or Reserve and had fewer than 4,320 retirement points before Dec. 31, 2017, you qualify to opt-in. For a guide on how to use the system and what to expect, see this [article](#).



VA Offers Same-Day Urgent Care

The U.S. Department of Veterans Affairs (VA) has announced that 100 percent of its more than 1,000 medical facilities across the country now offer same-day services for urgent primary and mental health-care needs. Same-day services means a Veteran with an urgent need for primary care and mental health-care receives services that may include: a face-to-face visit with a clinician; advice provided during a call with a nurse; a telehealth or video care visit; an appointment made with a specialist; or a prescription filled the same day. To view access information about each facility nationwide, visit the Access and Quality in VA Healthcare [website](#).



The VA Loan Closing: What to Expect

It starts out relatively quietly. You decide to get a VA loan to buy a home or you decide it's time to refinance. Either way, your next step is applying for the mortgage. You find a lender, speak with a loan officer and ultimately choose your VA lender and the wheels begin to turn. And turn. And turn. What can you expect at the end of the process? For an overview and VA loan tips, see this [article](#).



BLUE WATER NAVY SURGE

2018

WHEN WE REACH 1000 PAID MEMBERS



YOU WILL RECEIVE
THE NATIONAL COMMANDERS
"BLUE WATER NAVY SURGE"
CHALLENGE COIN



Shipmates,

We are at 364 paid members! Here is what you are going to get when we reach 1000 paid members. Not to mention our ability to file for a 501(c)(19) status as a Veteran Service Organization and the ability to request the VA to recognize us as a National Veterans Service Organization.

If we can get 636 more members, then everyone who is a paid member will receive National Commander Mike Yates commemorative Challenge Coin in honor of the year of the "Blue Water Navy Surge".

Dues can be paid online by clicking here:

<https://www.bwnvva.org/membership.html>

Or you can write us a check for \$20 paid to the order of "The Blue Water Navy Association"

and mail it to:

Blue Water Navy Vietnam Veterans Association

8651 John J Kingman Rd
Suite #206
Ft Belvoir, VA 22060

Lets make this a successful year Shipmates!

HooYah!

Michael J. Little

National Executive Director

Please sign the **Petition** today! You don't have to be a Veteran, friends and family, anyone can help by signing the petition!



U.S. Government Accountability
Office Reports

1) **Federal Health-Insurance Marketplace: Analysis of Plan Year 2015 Application, Enrollment, and Eligibility-Verification Process**



**~We Proudly Support our
Military Personnel & Families~**



Naval Museum Opens WWI Exhibit

The U.S. Naval War College Museum in Newport, RI has unveiled a new exhibit to teach people more about World War I. It focuses on the Navy's role in the war, using the career of Navy Adm. William S. Sims to tell the story. Sims commanded U.S. Naval forces in Europe during the war, and his family donated artifacts for the War College exhibit. Read more about Admiral Sims and the Naval College exhibit on the World War I Centennial Commission [website](#).



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CAN MAKE
ALL THE DIFFERENCE!**



Veterans-For-Change, Inc.

Riverside County, CA

Visit our website today

www.Veterans-For-Change.org

Serving those who served!

**Please pass on to all your Veteran Friends and
Family!**



Please do not reply to this E-Mail, this is an unattended E-Mail address, please send all correspondence to:

Jim.Davis@veterans-for-change.org

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