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READY TO SERVE President Donald J. Trump swears in military recruits at the Washington Commanders Salute to Service Game in Landover, Md., Nov. 9, 2025. DOW photo by Navy Petty Officer 1st Class Alexander Kubitzka

COAST GUARD SOLICITS POTENTIAL LOCATIONS FOR ADDITIONAL TRAINING CENTER

WASHINGTON - The Coast Guard, in coordination with the Department of Homeland Security, announced a Request for Information and market research to identify prospective locations for an additional training center Nov. 10.

The Coast Guard is conducting market research to identify facilities across the country that can be used to support projected service growth of up to 15,000 personnel. To address existing training space deficits and secure infra-

structure to support increased throughput for recruit training, minimum requirements for a potential training center are defined as follows:

**Lodging for 1,200 recruits
**A dining facility capable of

seating 400 personnel

**A medical facility to support 1,000 personnel (minimum 200 medical encounters and 200 dental encounters per day)

**Fourteen classrooms sized to accommodate 30-60 students

**An auditorium with a capacity of 500+ students

**A pool with 6 lanes, 25 yards in length, and a minimum depth of 4 feet

**A multipurpose gymnasium/athletic/sports facility suitable for sitting 1,200 personnel

**Office space for 400 staff members

**A land area of 150-250 acres

**Proximity to a small commercial service or larger airport within 30 miles

Through the RFI, the Coast

Guard released screening and evaluation criteria to evaluate those locations eligible for consideration. The Coast Guard is providing communities meeting the screening criteria an opportunity to submit potential candidate locations by responding to the RFI at SAM.gov. The Coast Guard is accepting responses to this RFI until Dec. 8. Additional information regarding the RFI and market research, including location criteria, is available at the Coast Guard's Force Design 2028 website.

Potential candidates will receive additional information from the Coast Guard as part of the assessment process, based on the approved requirements and evaluation criteria.

<https://www.news.uscg.mil/>



Joint effort helps service members resolve stalled claims

by Permanent Change of Station Joint Task Force Public Affairs

The Permanent Change of Station Joint Task Force collaborated with U.S. Transportation Command and its subordinate organizations to help service members and War Department civilians recover and resolve household goods claims that became stalled following the termination of a contract with HomeSafe Alliance earlier this year.

This initiative started after PCSing personnel encountered difficulties communicating with the company, and many service members experienced disruptions in post-shipment claim visibility and response timelines.

Transcom's Directorate of Acquisition immediately engaged HomeSafe to ensure it was still processing household goods shipment claims. However, by early September, the company reported losing full access to all claims information and records and visibility of HomeSafe Connect, the company's information technology software.

The task force stepped up and developed a one-page guide explaining how to file claims directly on the company's website, based on their guidance.

"Our team worked to bridge the gap between service members, civilians and HomeSafe Alliance by facilitating communication and providing status updates with support from our [acquisition] team," said Air Force Master Sgt. Abby Reams, task force personal property subject matter expert.

During this time, Transcom retained the capability to track claims submissions; HomeSafe, however, did not, creating gaps in claims tracking. Through analytics, the Defense Personal Property Management Office identified approximately 180 claims that had been incorrectly filed and were unknown to HomeSafe.

By Oct. 9, HomeSafe Connect had shut down completely. This left phone and email as the only ways for the task force to address claims.

To reconcile these, the Directorate of Acquisition shared the management office's findings with HomeSafe, and the company provided its own list of 90 additional claims that the management office team didn't identify due to internal system issues and differing dates.

Combining both lists — nearly 270 personnel and 10 times as many claimed items — the task force worked with the directorate to create a tracker and centralize inquiries, thereby improving coordination and communication.

"When we reached out, many service members and [War Department] civilians told us they thought they'd been forgotten or that their claims didn't matter," Reams said. "They praised our team for ensuring their claims were valid, submitted and resolved. Our team remains committed to helping everyone who reaches out to the call center, making the moving process a little easier as they transition to their next assignment or new home."

Air Force names new chief master sergeant

ARLINGTON, Va. (AFNS) - Chief Master Sgt. David R. Wolfe was selected as the 21st Chief Master Sgt. of the Air Force on Nov. 6. His experience and proven performance make him a key addition to Air Force Chief of Staff Gen. Ken Wilsbach's leadership team. "Chief Wolfe has been my wingman, advisor and confidant for multiple command assignments," said Wilsbach. "Cindy and I are delighted to have Dave and Daniel alongside us as we lead the Air Force. Their passion for Airmen and their families is second to none." Wolfe's most recent assignment before this new position was command chief master sergeant, Air Combat Command, Joint Base Langley-Eustis, Va. There, he served as the principal advisor to Wilsbach and ACC staff on issues impacting the well-being, morale, and optimal employment of all personnel.

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-U.S. Air Force Veteran Nathan and his service dog, Kenzo



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GERALD R. FORD CARRIER STRIKE GROUP ENTERS U.S. FOURTH FLEET

From USS Gerald R. Ford Public Affairs

The arrival of the *Gerald R. Ford* Carrier Strike Group to the Caribbean Nov. 11 comes after Secretary of War Pete Hegseth directed the strike group to support the President's directive to dismantle transnational criminal elements and counter narco-terrorism in defense of the Homeland.

"The enhanced U.S. force presence in the USSOUTHCOM AOR will bolster U.S. capacity to detect, monitor, and disrupt illicit actors and activities that compromise the safety and prosperity of the United States homeland and our security in the Western Hemisphere," said Chief Pentagon Spokesperson

Gerald R. Ford Carrier Strike Group leads a show of power with the Air Force on Nov. 13. U.S. military forces, like the Gerald R. Ford CSG, are deployed in support of the U.S. Southern Command mission, Department of War-directed operations, and the President's priorities to disrupt illicit drug trafficking and protect the homeland. Courtesy photo

Sean Parnell. "These forces will enhance and augment existing capabilities to disrupt narcotics trafficking and degrade and dismantle Transnational Criminal Organizations."

With more than 4,000 Sailors and dozens of tactical aircraft aboard, Gerald R. Ford provides combatant commanders and America's civilian leaders increased capacity to project power through sustained operations at sea. The first-in-

class carrier can simultaneously catapult launch and recover fixed-wing aircraft on its flight deck, day or night, in support of tasked operations.

Alongside *Gerald R. Ford* are support Navy destroyers USS *Bainbridge* and USS *Mahan*, and missile defense command ship USS *Winston S. Churchill*.

<https://www.navy.mil/Press-Office/News-Stories/display-news/Article/4329588/>



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Department of War name set in bronze at Pentagon entrances

by C. Todd Lopez
Pentagon News

At the Pentagon Nov. 13, facilities personnel took down outdated bronze plaques at two of the building's entrances and replaced them with recently minted plaques bearing the new name of the federal agency that leads America's fighting force: "Department of War."

One of those new plaques was put up at the River Entrance, which faces the Potomac River and serves as the Pentagon's grand entrance. It's where Secretary of War Pete Hegseth greets counterparts from partner and allied nations, as well as other dignitaries and distinguished visitors.

The Mall Entrance, which faces north toward the National Mall in Washington, also got a new sign. Outside that entrance are the Pentagon's helicopter landing pads.

"We wanted to replace [the old signs] because we want everybody who comes through this door to know that we are deadly serious about the name



Secretary of War Pete Hegseth finishes the installation of a War Department plaque at the River Entrance in front of the Pentagon, Nov. 13. U.S. Air Force photo by Staff Sgt. Madelyn Keech

change of this organization," Hegseth said.

In early September, President Donald J. Trump signed an executive order changing the name of the Defense Department back to the War Department — a name the department held for more than 150 years, from 1789 to 1947.

Construction on the Pentagon began in 1941 and was complet-

ed in 1943. When the building opened that year, it housed the Department of War. In fact, the dedication stone on the Pentagon — located outside the Mall Entrance — has "War Department" engraved at the top, along with the names of Franklin D. Roosevelt, who was president at the time, and Henry L. Stimson, who served as Secretary of War from 1940 to 1945.

Now, the Pentagon again

houses the War Department.

"We love everything that the Department of Defense represented," Hegseth said. "But this is a new era of the Department of War that is focused on winning wars ... and making sure that we know exactly what the mission is and that the troops are sent there to succeed and win."

The name "Department of War," Hegseth said, harkens back to America's founding.

"[We are] reestablishing [the department] back to Henry Knox and George Washington and the founding of our nation — to fight and win our nation's wars if called upon," he said. "And of course, the whole goal is to deter wars in the first place ... to establish peace."

The new name also reflects a new ethos for the department, Hegseth said, after he personally fastened the last screw on the new River Entrance plaque.

"We are rebuilding it; we are reestablishing deterrence — it's based on America first, peace through strength and common

sense," he said. "And now everybody that enters this building, whether it's generals or civilians or foreign leaders, is going to see: this is not just on paper. This is not just a title. This is exactly who we are."

The new bronze plaques are each roughly 30 by 20 inches and weigh about 60 pounds. The old plaques, which say "Department of Defense," had been on the building for more than 70 years, Hegseth said.

November military history includes the end of World War I with the Armistice of 1918 and the establishment of Veterans Day on November 11 to honor that event. Other key events include the 1791 St. Clair's Defeat, the 1942 Battle of El Alamein, and the 1942 Operation Torch invasion of North Africa. There are also notable events like the 1943 Battle of Empress Augusta Bay and the 1943 Battle of Guadalcanal.

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'MARINES' docuseries premieres on Marine Corps birthday

by Capt. Isaac Lamberth
THE PENTAGON – Netflix recently announced MARINES, a new four-part documentary series offering an unprecedented inside look at the Marine Corps. Produced by Lucky 8 TV and Amblin Entertainment, and distributed by Netflix, the series will premiere Nov. 10, coinciding with the 250th anniversary of the Marine Corps' founding on Nov. 10, 1775.

Directed by Chelsea Yarnell, known for her work producing Cheer and America's Sweethearts: Dallas Cowboys Cheerleaders, MARINES follows several members of the 31st Marine Expeditionary Unit during a deployment across

the Indo-Pacific. The series immerses viewers in the intensity, camaraderie and personal sacrifice of Marines as they undergo training and live aboard USS *America* (LHA 6) and USS *Green Bay* (LPD 20), all while navigating the high-stakes region where the United States faces strategic challenges.

Described by Netflix as a "coming-of-age" military documentary, MARINES embeds viewers with a variety of ranks and personalities. From infantry machine gunners, to fighter pilots, to leaders of the unit, the documentary provides an unfiltered look at the faces that make up the Nation's "911 force."

"This series offers a raw,



Screenshot image provided by Netflix

authentic and unvarnished look at the 31st MEU," said Lt. Col. Matt Hilton, the director of the Marine Corps Entertainment & Media Liaison Office. "We partnered with world-class producers because they were committed to accuracy and integrity. Our goal is to help the public better understand the mission of our Marines and Sailors."

Filmed primarily over the course of three months in 2024, the Marine Corps granted producers rare and unfettered access to Marines at every rank as they confronted the challenges of modern military life and the complexities of serving at the leading edge of America's defense in the Indo-Pacific region.

The series plunges viewers into the heart of operations rarely seen by the public. Audiences will experience the tension of

high-stakes maritime interdiction missions, known as visit, board, search and seizure, and soar alongside fifth-generation F-35B Lightning II fighters as they perform delicate mid-air refueling maneuvers essential for projecting power across the vast Indo-Pacific.

"This was a tremendous and rare opportunity to embed with the Marine Corps," said Kim Woodard and Greg Henry, co-presidents of Lucky 8. "We were granted full and unfettered access to document the intensity of deployment and training."

EMLO facilitated production to ensure compliance with security, accuracy, policy and propriety (SAPP) standards. While the Corps facilitated access and reviewed material for factual accuracy, it had no editorial control over the final cut. What audiences will see in the show is exactly how creators intended the show to be seen.

The series also delves into the Marine Corps' ambitious Force Design initiative, a modernization program launched in 2020 that has reshaped parts of the Corps by reorganizing units, and streamlining personnel requirements, to name a few.

Read more at marines.mil.



- Navy**
- Navy exceeds 99% of FY 2025 retention goals across all zones
 - U.S. aircraft carrier nears Venezuela in flex of American military power
 - Colombia to suspend intelligence sharing with US over boat strikes
- Marine Corps**
- Marines deploy drone unit to Philippines to patrol over South China Sea
 - Marine veteran wins battle for burn pit-related medical retirement
- Air Force**
- Air Force using AI to plan storage for munitions
 - Air Force's new fighter math doesn't add up for critics
 - Air Force eyes morale boost in revising dress, appearance guidance
 - Air Force issues guidance on shutdown backpay, telework for returning workers
- Space Force**
- U.K. Space Agency expands satellite tracking with new sensors
- Veterans**
- Navy veterans push for more health coverage, studies on toxins in a submarine's sealed environment
 - Florida's governor is a veteran. So are seven inmates he'll send to the execution chamber this year.
- Cyber, Space & Unmanned**
- SOCOM wants to train operators to build, wield FPV drones
 - Anduril, Hyundai Heavy Industries set sights on Navy's unmanned surface vessel program
 - Anduril, UAE's Edge unveil transformer drone for hovering, fast flight
 - France announces almost \$5B in new military space funding
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Supporting dual-career families

from Marine Family Support

Balancing two demanding careers in a marriage can be challenging—but tackling it together as a team and knowing your resources can unlock incredible benefits.

Here’s how to navigate the journey:

Prioritize communication
Weekly check-ins help you discuss schedules, plans, concerns, and ideas while encouraging each other personally and professionally. Strengthen your skills with workshops and classes offered by Marine Corps Family Team Building and the Family Advocacy Program.

Celebrate wins and acknowledge growth areas
Be your partner’s loudest cheerleader—acknowledging achievements builds confidence. Recognizing ways you can better support each other shows commitment to growth.

For guidance, connect with the Community Counseling Program or your chaplains for relationship skill-building tips.



Strengthen your skills with workshops and classes offered by Marine Corps Family Team Building and the Family Advocacy Program. Courtesy photo

Combine resources for family success
Work together to manage dual-career demands with these MCCS programs:

- **New Parent Support Program:** Guidance and education for transitioning into parenthood.
- **Child & Youth Programs:** Help finding quality childcare options that meet your family’s needs.
- **School Liaison / Youth Connections:** Connect with schools and local communities to support your child’s education and social engagement.

MCCS resources strengthen

dual-career families, helping you stay resilient, connected, and mission-ready every day.

RESOURCES.
<https://www.usmc-mccs.org/marine-family-support/military-family-life/marine-corps-family-team-building-training>
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Family Care Plan (FCP)
December 2, 1-2:30 p.m.
Family Care Plans are a critical tool in ensuring personal and family readiness for any type of absence, crisis, or emergency.
Job Search Strategies
December 3, 10 a.m.-12 p.m.
If you are a military family member new to San Diego and looking to get back into the job market, then this class is for you.
Organize Your Life
December 4, 1-2 p.m.
This hands-on workshop teaches you how to manage your bills, schedule home maintenance, organize closets and much more.
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Andre T.
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Local Military

Warfare center team pushes the envelope on quantum-enhanced fiber optic gyroscopes

by Darian Wilson
NIWC Pacific

SAN DIEGO - Scientists at Naval Information Warfare Center Pacific are pushing the boundaries of navigation technology with their research on quantum-enhanced fiber optic gyroscopes, or FOGs.

This innovative work focuses on mitigating noise and increasing the flux in quantum FOGs to achieve unprecedented precision in angular rotation sensitivity which is critical for the Navy's navigation, operational superiority.

Fiber optic gyroscopes are essential tools for inertial navigation, enabling precise orientation without reliance on GPS, according to Joanna Ptasiński, head of NIWC Pacific's Cryogenic Electronics and Quantum Research branch. By integrating quantum mechanics - entangled photon states known as N00N states - the research team is developing technology which is expected to eventually surpass classical limits of sensitivity.

"This work is particularly significant for long-duration missions in GPS-denied environments where accurate navigation

is vital for warfighter safety and mission success," she said.

Traditional FOGs rely on classical light to measure angular velocity, but their precision is constrained by something known as "shot noise," a fundamental limit in classical optics. Quantum-enhanced FOGs instead

"THIS WORK IS PARTICULARLY SIGNIFICANT FOR LONG-DURATION MISSIONS IN GPS-DENIED ENVIRONMENTS WHERE ACCURATE NAVIGATION IS VITAL FOR WARFIGHTER SAFETY AND MISSION SUCCESS."

- JOANNA PTASINSKI

leverage the unique properties of entangled photons to enable the possibility of achieving sub-shot noise precision.

Ptasiński explained that Quantum FOGs are expected to offer significantly improved precision compared to current FOGs under similar operational conditions. The team is working to bridge the gap between current FOG technology and the quantum realm, paving the way for these advanced gyroscopes.

"Our work mitigates one of the

key obstacles in quantum FOGs: uncorrelated photon noise," said Ptasiński. "By identifying optimal phase bias angles and suppressing noise sources, we've paved the way for more reliable, precise quantum gyroscopes."

The NIWC Pacific team has recently identified new potential research opportunities after examining two previous experiments on quantum FOGs conducted by other teams, according to Ptasiński. A key noise analysis pinpointed the limitations preventing one experiment from reaching its theoretical performance limit, while it was confirmed that a second experiment did not reach the full potential of the N00N state.

Both experiments underscore the importance of continuing such research, according to Ptasiński, as the ability to navigate accurately without external signals is a cornerstone of modern naval operations.

Read this story in its entirety at <https://www.dvidshub.net/news/551444/niwc-pacific-advances-work-quantum-enhanced-fiber-optic-gyroscopes>.



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LUGANVILLE, Vanuatu (Nov. 10, 2025) - Pacific Partnership 2025 band member Musician 3rd Class Damien Chambers performs for students of Santo East School here. Pacific Partnership continues with humanitarian assistance and disaster management preparedness in the Indo-Pacific. U.S. Navy photo by MC3 Ethan Lambert

SAN DIEGO (Nov. 14, 2025) - Damage Controlman 1st Class Anthony Barrera, assigned to Afloat Training Group San Diego, provides shoring training for Sailors assigned to amphibious assault ship *America* in the ship's vehicle storage area. U.S. Navy photo by MC3 Jeadan Andre



NAVAL BASE POINT LOMA (Nov. 5, 2025) - Capt. Phillip Sylvia, Jr. (left), commander, Submarine Squadron 11, presents a plaque to Chilean Navy Rear Adm. Federico Saelzer, commander-in-chief of the Chilean submarine force, during the 2025 Diesel-Electric Submarine Initiative (DESI) deployment departure ceremony here. U.S. Navy photo by MC2 Rashan P. Jefferson



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USS *Pierre* commissions ‘under the bright Florida sky’

by Lt. Brinn Hefron, Pacific Fleet Public Affairs
PANAMA CITY, Fla. - The Navy commissioned its newest ship, Independence-variant littoral combat ship USS *Pierre* (LCS 38) in a ceremony held in Panama City, Fla., Nov. 15.

The guest speaker, John Phelan, 79th Secretary of the Navy, recognized the innovation of the Independence-variant littoral combat ship and thanked the leadership and crew of USS *Pierre* as they brought the ship to life and began her commissioned service.

“What an extraordinary day to stand beside to our newest warship under the bright Florida sky, surrounding by those who built her, those who will sail her, and those whose spirit she carries forward,” said Phelan. “It’s an honor to be here in Panama City, and for me to place USS *Pierre*, the 19th and final Independence-variant littoral combat ship into commission.”

Larissa Thune Hargens, *Pierre*’s sponsor and the daughter of South Dakota Sen. John Thune, gave the crew the order to, “man our ship and bring her to life,” after which the Sailors of *Pierre* responded, “aye, aye, ma’am” and ran aboard the ship.

“Today marks a moment of pride, purpose and profound connection between the ship, her crew, her namesake city of Pierre and our great nation,” said Hargens. “As the ship sponsor, I again commit my support and appreciation to each of you and each crew who follows in your wake,”

In the week leading up to the commissioning ceremony, the *Pierre* crew spent time around Panama City, hosted tours onboard for local organizations and built ties with the city hosting their ship’s commissioning ceremony.

The ship will be homeported in San Diego.

Maxillofacial program at NMCS D restores form, function, readiness

by Regena Kowitz, Defense Health Network Pacific Rim
SAN DIEGO - Behind the doors of an operating room at Naval Medical Center San Diego, a team of medical and dental professionals are redefining what’s possible in the treatment and restoration of patients with life-altering head and neck injuries.

The Maxillofacial Restoration Program team is meticulously rebuilding faces and jaws destroyed by trauma, disease, or congenital defects. And what they are doing is more than reconstructing physical form and function—they are restoring patients’ lives and putting warfighters back in the fight.

“During my time at Walter Reed from 2011 to 2017, head and neck injuries—facial injuries—were the second most common injury in Iraq and Afghanistan,” said Cmdr. Daniel Hammer, program director and maxillofacial surgeon at NMCS D. “If you look at the current landscape with drone warfare and top-down trauma, head and neck injuries are only going to become more prevalent.”

The work being done by Hammer and his team is doing more than providing innovative care to patients; they are building a medical force that’s ready for the conflicts of tomorrow. They are ensuring that when our warfighters go into harm’s way, the team in San Diego will be standing by to provide the specialized care and treatment necessary to restore troops with head and neck injuries to full health and readiness.

By combining clinical expertise, 3D modeling, and virtual surgical planning, the team performs what is called “jaw-in-a-day” reconstruction—rebuilding a jaw by transplanting a segment of the patient’s own leg bone (fibula) after placing dental implants into the bone and attaching prosthetic teeth in a single operation. Traditionally, the process of reconstructing a patient’s jaw would take approximately two years and multiple procedures—a timeline not conducive with military readiness.

Read more at <https://www.dvidshub.net/news/551462/maxillofacial-program-nmcsd-restores-form-function-and-readiness>.



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by Jan Wagner

On Oct. 1, 2025, the Clean Air Vehicles decal program ended. That means that vehicles in the State of California — and elsewhere — with a set of State-issued carpool lane stickers (CAV decals) may no longer drive in the High Occupancy Vehicle (HOV — carpool) lanes with only a single occupant in the vehicle.

According to the State of California's Department of Motor Vehicles, all cars must follow posted vehicle occupancy requirements. Drivers who violate the law may receive a citation. The DMV stopped accepting applications for CAV decals on August 29, 2025.

The reason is because the federal regulations that allowed states to issue Clean Air Vehicle (CAV) decals expired on September 30. CAV decals will no longer be valid in California, or elsewhere in the United States. The federal government's decision not to extend the program made ALL decals invalid as of October 1, regardless of the date they were issued.

"This is a great program for climate-conscious Californians," said Director Steve Gordon. "We have issued over one million decals since this program was approved, which has helped to foster a change in how we drive. Californians are committed to lowering their carbon footprint and these decals helped drivers be good stewards of our highways and environment. By taking away this program, hundreds of

The end of California's CAV decal program for HOV lanes

thousands of California's drivers will pay the price. It's a lose-lose and we urge the federal government to retain this program."

According to the California DMV, HOV lane access for single-occupant clean vehicles in California was first authorized in 1999, with the most recent reauthorization of the program coming in 2017. The California DMV began issuing Clean Air Vehicle decals to qualifying vehicles under the current program on January 1, 2019. CAV decals expired on January 1st of the fourth year after they were issued. Now, all CAV decals became invalid as of October 1, 2025.

This program had good intentions, but also had direct benefits to California drivers. I purchased my 2012 Toyota plug-in Prius for many reasons, including its great gas mileage, practical hatchback body style and legendary Toyota quality, but what moved the plug-in Prius to the head of the list of the vehicles that I had been considering was its eligibility for California's carpool lane stickers. I have solar panels on the roof of my house, so I hired an electrician to wire my garage for faster charging than with the 120-volt plug.

To cover events and places for "AutoMatters & More" columns, I often drive north. These events include the Grand Prix of Long Beach, the LA Auto Show, theme parks, special events and more. This requires that I drive on our crowded Southern California freeways.

Back when my plug-in Prius was new, vehicles that qualified for the HOV decal program were few and far between. As a result, the HOV lanes were relatively uncrowded. They offered smooth sailing for me. I often

cruised past numerous vehicles that were barely moving in the other lands of the freeway.

That prompted me to eventually purchase another plug-in hybrid vehicle when it came time to replace my Prius plug-in hybrid. That new vehicle, which I still own and drive as my primary, everyday vehicle, is a 2021 Toyota RAV4 Plug-In Hybrid. It is a much better all-around vehicle for my needs, and it has the added benefit of longer EV range (switch-selectable). This vehicle is rated for up to 42 electric miles, and I often achieve that.

Over time, more vehicles qualified for the HOV decal program, and the HOV lanes became much more congested. Nevertheless, driving in the HOV lanes was still preferable much of the time.

I was pleasantly surprised when the expiration dates of my HOV decals were extended. Those extensions eventually carried me through to the end of the program.

Now the HOV lanes are much less crowded. People who drive in them must meet the vehicle occupancy requirements. As I sit in bumper to bumper, slowly moving traffic in the regular lanes, I see the vehicles sail past in the HOV lanes. I remember and miss the days when I used to be able to do that.

To explore a wide variety of content dating back to 2002, with the most photos and the latest text, visit "AutoMatters & More" at <https://automatters.net>. Search by title or topic in the Search Bar in the middle of the Home Page, or click on the blue 'years' boxes and browse. Copyright © 2025 by Jan Wagner – AutoMatters & More #907

Confessions and parenting transgressions

I've always been wracked with guilt over the slightest transgressions. I cut my toenails too short. I'm always late. I don't call my relatives enough. I sleep in. You name it, I feel guilty about it.

I married a Catholic 32 years ago, and we raised our family with his religious traditions. However, I'm the only one in our family who hasn't confessed to a priest. I feel guilty about that, too.

When our youngest daughter, Lilly, went to confession during her confirmation class retreat at age 15, I grilled her afterward over lunch at a diner, "So what did you tell Father Kris?" The sacrament is shrouded with a veil of secrecy, but I pressed Lilly anyway.

"I said, 'Bless me father for I have sinned, it has been eight years since my last confession ...'"

"Yeah, yeah, I know that part, I want to know what you confessed to?"

"I told him that I'd been disrespectful to you guys a lot since my first confession."

Relieved that Lilly's sins were minor, I plopped another puddle of ketchup alongside my fries, and thought back to Lilly's first confession eight years prior.

Second grade was a dicey year for Lilly. Emerging from the shadow of her dominant older siblings, Lilly was making her mark at Fairfield Elementary School. However, it still wasn't clear whether Lilly's "mark" would be top grades, or graffiti on the bathroom wall.

My Navy husband was deployed for a year, and I

was doing my best to hold it all together. Between the exterminator bills, scout meetings, dog walks, dryer lint, piano lessons, sinus infections, and football practices, there wasn't much time left for mother-daughter chats about right and wrong.

As the third child, Lilly often got the short end of the stick, but she never once stopped to ask, "What about me?" With a smile full of awkward teeth and a carefree attitude, Lilly was easy to

The Meat & Potatoes of Life



by
Lisa
Smith
Molinari

love. But as a happy-go-lucky kid, Lilly was also easy to overlook.

Until one day when I got a call from the school.

"We think Lilly has forged your signature. Can you come in?" Principal Stubblefield said on the call. Apparently, Lilly was told to have a parent sign an Incident Report written about Lilly bossing a boy on the playground. Lilly decided to sign it for me.

Unable to write cursive, she conned her older brother into showing her "how Mommy signs her name," then cut out his best attempt (white paper), and taped it onto the Incident Report (green paper).

Not exactly foolproof, but pretty sneaky for a six-year old.

I blamed myself, of course.

Thanks to my parental neglect, Lilly was now destined to rotate through dangerous county jails, maximum security facilities, and sketchy halfway houses on her way to a life of hard crime. My dreams for her future were suddenly reduced to hoping she'd get her GED while serving out a sentence for Grand Theft Auto.

In an attempt to set things right, I asked Principal Stubblefield to rough Lilly up. Not physically, but rather, the Principal would call Lilly to the Office (every kid's worst nightmare), sit her down across from the big desk, and open the gigantic rulebook to the page that says dishonest kids get expelled from school.

In case that didn't scare her straight, I took Lilly to her first confession a few days later. I stood in the back of the church while Lilly sat in a pew with Father Jim, telling him a long story. He listened intently and murmured back to her in solemn tones. Seeing Lilly confess, I felt guilty for not paying more attention to my little girl.

At the diner, I took the last bite of my tuna melt and asked Lilly what she was given as a penance. Rolling her eyes, Lilly reported, "For a few months, I'm supposed to perform acts of respect toward my parents."

Despite my parenting transgressions, Lilly turned out to be an honest young woman of whom I am very proud. I realize that those moments of contrition over the years have made us both better people.

As for those "acts of respect," I confess, I'm still waiting.

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Confused about Medicare Part A and Part B enrollment

Dear Rusty: I'm 64 and still working full time, and plan to continue working at least until I'm 70 ~ it's a good job, and I enjoy it. My job comes with health insurance, so I don't really need additional coverage, but I understand I will be required to sign up for Medicare Part A anyway when I turn 65 next year. What I don't understand is Part B: A colleague of mine, who is a little older than I am, said she signed up for Part B because a penalty will be incurred if we wait until we retire from our jobs and actually need the additional insurance. I'm not sure she's right. Can you explain what I should do?

Signed: Confused About Medicare

Dear Confused: We're happy to assist you with understanding this. First, enrolling in Medicare Part A (coverage for inpatient hospitalization service) is mandatory to collect Social Security after age 65. If you do not plan to take your Social Security benefits yet, you can defer enrolling in Part A until you claim Social Security. But Medicare Part A is also free to those eligible for Social Security, so there is little reason not to enroll in Part A at age 65 and, when you claim Social Security, you will be automatically enrolled.

Part B, which is coverage for outpatient healthcare services (doctors, medical tests, etc.), is different. Part B is always optional because there is a premium associated with it (standard premium is \$185/month in 2025), but nearly everyone over age 65 requires healthcare coverage. If, however, you are employed and have "creditable" healthcare coverage from your employer ("creditable" is a group plan with more than 20 participants), then you can defer enrolling in Medicare Part B until your creditable employer coverage ends. And you can do so without incurring a "late enrollment penalty" for enrolling in Part B outside of your Initial Enrollment Period (IEP). When your creditable coverage from your employer ends, you will enter an 8-month Medicare

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"special enrollment period" (SEP) which permits you to enroll in Part B without penalty.

Thus, as long as your employer coverage is "creditable," you can defer enrolling in Part B without penalty. FYI, you can also enroll in Part B a couple of months prior to your employer coverage ending, asking that your Part B coverage starts when your employer coverage ends, to avoid any gap in healthcare coverage. Note you will likely need your employer to provide you with proof of creditable coverage when you later enroll in Part B.

A couple of extra thoughts:

- If you require prescription drug coverage when your employer coverage ends after age 65, you only have 63 days to acquire that drug coverage without incurring a "Part D" (drug plan) late enrollment penalty. So, if needed, you should not wait to get insurance coverage for prescription drugs after you employer coverage ends.

- If you now have a Health Savings Account (HSA) through your employer, you should discontinue any HSA contributions well before (perhaps as much as six months before) your enrollment in Medicare Part A. That's because Part A is not considered a "high deductible" insurance plan (a "high deductible" plan is a requirement for having a Health Savings Account). If you do not have an HSA, you need not be concerned about this. If you do, we can also provide you with more info on this.

Why can't I get my Social Security payment plus my Railroad pension from my ex-spouse?

Dear Rusty: I have a question. I now get a Railroad Pension from my ex-husband. I did not know it was from the Social Security Administration. I want to collect my SS benefits and my Railroad pension. Can I do that? I do not understand why I cannot collect both. Please advise. Thank you.

Signed: Railroad Ex-spouse

Dear Railroad Ex-spouse: Railroad pension benefits and Social Security benefits are fully coordinated – that is, your Railroad pension payment from your ex-spouse already includes your earned Social Security retirement benefit. That's because the two government agencies (the RRB - Railroad Retirement Board - and SSA (Social Security Administration) work together and pay your benefits in one single payment, usually managed by the RRB if some of your benefit includes a railroad pension component. The RRB and SSA are two separate government agencies, but they fully coordinate benefits for beneficiaries.

This is exactly the same as if you were collecting regular SS ex-spouse benefits (instead of RR benefits) from your ex-husband; your personal SS retirement benefit is always paid first, and you receive an additional amount (a spousal boost) from your ex-husband. In your case, your "spousal boost" is the difference between your personally earned SS retirement benefit at your full retirement age (FRA) and half of your ex-husbands Tier I Railroad retirement benefit amount at his full retirement age. A railroad pension usually consists of two pieces – a Tier I benefit and a Tier II benefit, with Tier I benefits being the equivalent of the pensioner's Social Security.

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by TRICARE Communications

FALLS CHURCH, Va. — Do you get prescription drugs through the TRICARE Pharmacy Program? You may have new copayments starting Jan. 1, 2026.

The National Defense Authorization Act for Fiscal Year 2018 established TRICARE prescription drug costs. The costs will be in effect through Dec. 31, 2027.

“Most beneficiaries will pay \$1 to \$9 more per copayment for covered drugs they get through TRICARE Pharmacy Home Delivery and TRICARE retail network pharmacies,” said U.S. Public Health Service Cmdr. Teisha Robertson, chief of the Pharmacy Benefit Integration Branch at the Defense Health Agency. “The cost of generic formulary drugs at retail network pharmacies will stay the same.”

A few things affect your costs, as noted in the TRICARE Pharmacy Program Overview Fact Sheet.

1. Your beneficiary category:

Active duty service members: You’ll pay nothing for covered drugs from military pharmacies, home delivery, and retail network pharmacies.

Survivors of ADSMs and medically retired service members and their family members: Your copayments won’t change in 2026. Go to Pharmacy Costs to learn more.

All other beneficiaries: Most copayments will increase in 2026.

2. Your drug’s category

TRICARE groups prescription drugs into four categories:

- Generic formulary drugs
- Brand-name formulary drugs
- Non-formulary drugs
- Non-covered drugs

There are a few things you should know about drug categories:

Generic formulary drugs are the least expensive. This is followed by brand-name formulary drugs and non-formulary drugs.

You can get a non-formulary drug at the formulary cost if your provider establishes medical necessity and the medical necessity authorization request is approved.

If you fill a prescription for a non-covered drug, you’ll pay the full cost of the drug.

Not sure which category your drug is in? You can search the TRICARE Formulary to check. (Keep in mind that the search tool won’t show next year’s copayments until Jan. 1.)

3. The type of pharmacy

you use

Where you get your prescription also affects your costs.

TRICARE pharmacy costs (2026–2027). See the new copayments below.

• Military pharmacies (up to a 90-day supply)

You’ll pay nothing. (Call the pharmacy to confirm they carry your drug.)

• Home delivery (up to a 90-day supply)

Generic formulary drugs will increase from \$13 to \$14.

Brand-name formulary drugs will increase from \$38 to \$44.

Non-formulary drugs will increase from \$76 to \$85.

• Retail network pharmacies (up to a 30-day supply)

Generic formulary drugs will still be \$16.

Brand-name formulary drugs will increase from \$43 to \$48.

Non-formulary drugs will increase from \$76 to \$85.

• Non-network pharmacies (Up to a 30-day supply)

Your TRICARE health plan determines your non-network pharmacy costs in the U.S. and U.S. territories. (Note: Go to Pharmacy Costs to find cost-shares for overseas pharmacies.)

Do you have a TRICARE Prime plan? If so, your non-network pharmacy costs will stay the same.

With a TRICARE Prime plan:

You must meet your point-of-service deductible for covered drugs.

You’ll pay a 50% cost-share for covered drugs after you meet this deductible.

Do you have another TRICARE plan? You’ll pay a copayment or cost-share after you meet your annual deductible. These costs are:

Generic and brand-name formulary drugs will cost \$48 (up from \$43) or 20% of the total cost, whichever is more.

Non-formulary drugs will cost \$85 (up from \$76) or 20% of the total cost, whichever is more.

Keep in mind that if you use a non-network pharmacy, you’ll have to pay full price for your drug up front. Then you can file a claim for reimbursement. Reimbursements are subject to applicable deductibles, cost-shares, and copayments.

Do you have questions about copayment changes? Call the TRICARE Pharmacy contractor, Express Scripts, at 877-363-1303.

TRICARE Open Season is underway it’s time to review your plan

Compare plans and keep or change your current coverage. If you’re eligible, you may enroll in dental and vision coverage during **Federal Benefits Open Season**. Changes take effect Jan. 1, 2026. If you’re satisfied with your current plan, you don’t need to do anything. Your coverage will continue automatically for 2026.

TRICARE OPEN SEASON runs Nov. 10–Dec. 9, 2025
Federal Benefits Open Season: Nov. 10–Dec. 8, 2025

TRICARE Open Season applies to you if you have or are eligible for:

- TRICARE Prime options (including the US Family Health Plan and the TRICARE Prime Demo)
- TRICARE Select

TRICARE Open Season doesn’t apply to you if you’re:

- An active duty service member
- A TRICARE For Life beneficiary
- Enrolled in TRICARE Reserve Select, TRICARE Retired Reserve, or TRICARE Young Adult

If you’re eligible for TRICARE Open Season, you can:

- Stay in your plan. If you want to stay in your current TRICARE health plan, you don’t have to reenroll. You’ll continue in your current health plan as long as you’re eligible
- Enroll in a plan. If you’re eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a plan.
- Change plans. If you’re already enrolled in a TRICARE Prime option or TRICARE Select, you can switch plans. You can also switch between individual and family enrollment.

Your plan options depend on who you are and where you live. If you have multiple options, think about how you prefer to get care and how this affects your out-of-pocket costs.

Here’s how to learn more about your options and decide which plan is right for you.

- Check the TRICARE Plan Finder to see which plans you may be eligible for. <https://tricare.mil/planfinder>
- Use the Compare Plans Tool to compare plans side by side. <https://tricare.mil/Plans/ComparePlans>
- Go to Copayments & Cost-shares to learn more about each plan’s out-of-pocket costs. <https://tricare.mil/comparecosts>
- Use the Find a Doctor Tool to find military hospitals and clinics and TRICARE network providers near you. <https://tricare.mil/finddoctor>



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Are you struggling with drugs or alcohol but afraid of getting in trouble?

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*We will not share information with your command per HIPAA and Title 42 CFR, but TRICARE has records of services billed (if not the medical record). Records could be accessible for a special duty screening, medical board or security clearance check.



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