

# **Captain's Call Kit**

**CCK**

**Issue No. 2002/01**

**CCK articles may be easily copied for posting on command bulletin boards. Articles may also be used in Plans of the Day, Captain's Call, SITE-TV, the command newspaper or reading and reference purposes. This CCK issue includes the following:**

**Maintain OPSEC on the Internet**

**Ecstasy: A Real Killer**

**SGLI Expands to Include Spouses, Children**

**Force Protection: Take it Seriously**

**Record of Emergency Data Update and Verification Mandatory**

**Powers of Attorney Often Necessary in Military Life**

**Relief Act Invoked for Called-Up Service Members**

**How to Get That Tax Refund Faster**

**Mobilized Reservists May Retain Employers' Family Healthcare**

**Navy Recruiting Needs Volunteers for Seminar Duty**

**Humane Society: Make Arrangements for Pets in Event of Deployment**

**Sign Up Now to Receive Notification of New CCKs**



# Maintain OPSEC on the Internet

Remember the importance of operations security (OPSEC).

OPSEC can be defined as “the process of denying to potential adversaries information about capabilities or intentions by identifying, controlling and protecting generally unclassified evidence of the planning and execution of sensitive activities.”

The careless posting, discussion or e-mail of sensitive or classified information in the unclassified Internet medium could pose a threat to Navy and Marine Corps operations and personnel.

Simply put: Loose lips sink ships.

Be conscious of what you put in an e-mail and of who it's going to. You may assume that everybody is cleared and everybody has a “need to know,” even if it's unclassified. But once that e-mail leaves, it can be forwarded to thousands of different locations without your knowledge.

If you aren't sure whether something can be construed as “classified,” then don't send it through e-mail.

The same vigilance should be applied to other forms of communication as well.

Don't discuss passwords over an unclassified phone. If a system administrator gives someone a new password, that should be done over a secure means — by a secure fax or secure voice line.

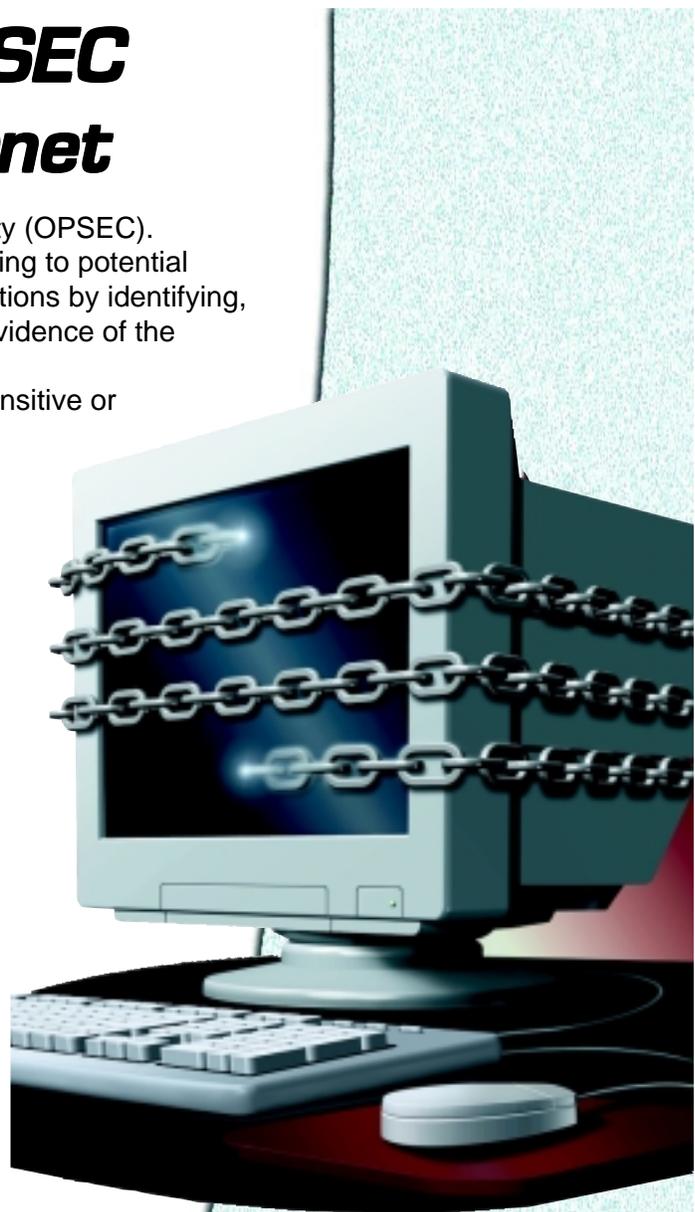
Failure to use established precautions and procedures can also be an inroad for adversaries looking to collect information.

Always ensure your anti-virus software is up to date at home, especially if you bring files from home in to work.

Use “strong” passwords, which are a combination of upper and lowercase letters, numerals and special characters.

The bottom line is that anything regarding Navy operations, facilities and personnel should be considered with OPSEC in mind.

For more facts about information security go to  
[www.navysecurity.navy.mil](http://www.navysecurity.navy.mil).



If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380  
Fax: (202) 433-4747

Message address:  
NAVMECIACEN WASHINGTON DC //32//



# ***Ecstasy: A Real Killer***

Ecstasy will not only kill your Navy career, but it can also kill you. The Navy has targeted the drug ecstasy, also known as MDMA, as a hazard to readiness and force protection.

Drug use dulls the “combat edge” that military personnel need to be able to respond effectively in an operationally intense environment. The Navy has “zero tolerance” for illicit drugs.

Individuals found guilty of illegal drug use face an other than honorable discharge in addition to reduction in grade and loss of pay. Sharing of drugs is distribution — most likely leading to serious jail time and a bad conduct discharge.

Sailors and Marines who use ecstasy are under the impression that it is a “safe” drug. This is far from the truth.

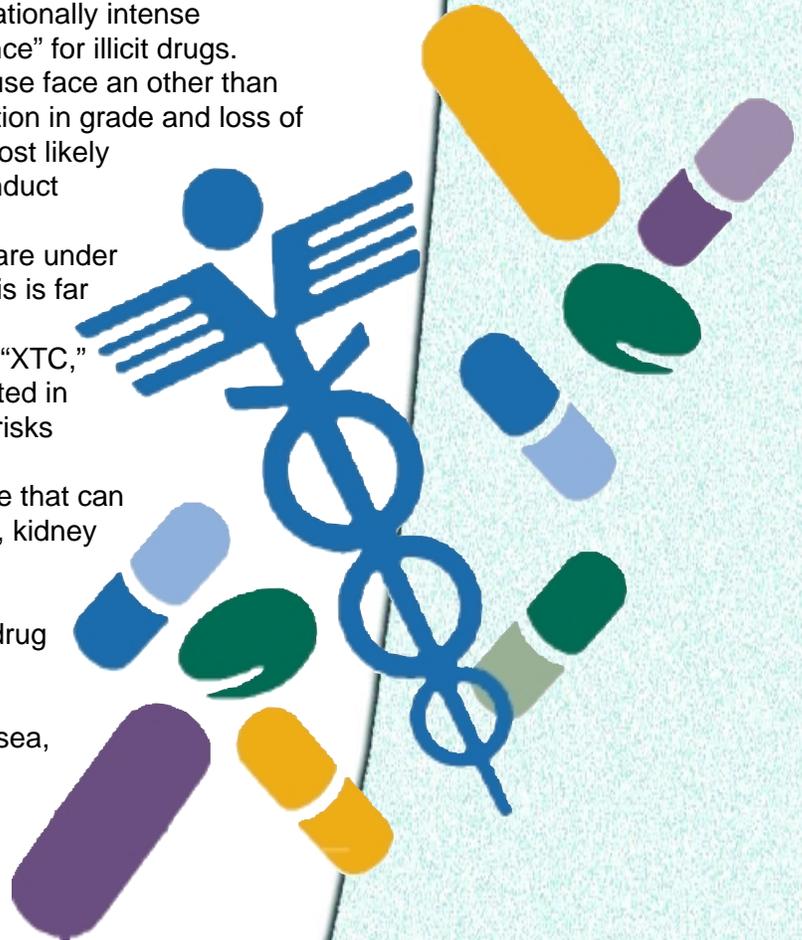
Using ecstasy, also known as “adam,” “XTC,” “hug,” “beans” and “love drug,” has resulted in hospitalization and even death. Medical risks associated with ecstasy use include:

- A sharp increase in body temperature that can result in dehydration, muscle breakdown, kidney and cardiovascular system failure;
- Psychological difficulties, including confusion, depression, sleep problems, drug craving, severe anxiety and paranoia;
- Physical symptoms such as muscle tension, involuntary teeth clenching, nausea, blurred vision, rapid eye movement, faintness and chills or sweating;
- Increases in heart rate and blood pressure.

Adverse drug reactions are frequently associated with ecstasy use. Ecstasy is often “cut” with other drugs, or drug substitutes are sold as ecstasy. The danger is a reaction to these drug mixtures, especially individuals who are already taking other prescribed or over-the-counter medications.

What can Sailors and Marines do to combat illegal drug use? Become knowledgeable about and familiar with the signs of drug use.

For additional information, contact your command drug and alcohol program advisor or go to <http://navdweb.spawar.navy.mil>.



If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380  
Fax: (202) 433-4747

Message address:  
NAVMEDIACEN WASHINGTON DC //32//



# ***SGLI Expands to Include Spouses, Children***

The Servicemembers' Group Life Insurance (SGLI) plan now covers spouses and eligible children.

The Veterans' Opportunities Act of 2001 allows up to \$100,000 coverage for military spouses and \$10,000 coverage for each child.

If the service member has SGLI coverage of \$100,000 or more, maximum coverage for the spouse will be automatic, and premiums will be deducted along with the member's premium from each month's pay. If the service member carries less than \$100,000 coverage, the spouse's coverage can be no higher than the member's.

Coverage for children up to age 18, or 23 if a full-time student, is free and automatic, so long as the member is participating in SGLI. Eligible Reserve component members will receive the same family-member coverage with premiums being deducted from their drill pay.

Service members will be able to decline or reduce spousal coverage, but officials are still working out the details. "Opt out" procedures and updates will be posted to the SGLI Web site.

Eligibility for spousal and child coverage would end if the member terminates coverage, separates, retires, dies or if the couple divorce. However, spousal coverage will extend 120 days past the date eligibility ends.

Spousal coverage can be converted to commercial policies when the service member separates from the military, but cannot be converted to the Veterans' Group Life Insurance plan.



For more information on SGLI, go to [www.insurance.va.gov/sglivgli/sglifam.htm](http://www.insurance.va.gov/sglivgli/sglifam.htm).

If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380  
Fax: (202) 433-4747

Message address:  
NAVMEIACEN WASHINGTON DC //32//



# ***Force Protection: Take it Seriously***

Force protection has and will continue to receive the highest of priorities.

What does this mean for service members and their families?

All hands, including family members, must be fully cognizant of basic force protection measures. Become more aware of your surroundings, and promptly report any suspicious activities to superiors. Be alert to real or perceived threats and be prepared to act upon them accordingly.

There are many simple things that can be done to help enhance personal safety:

- Lock all windows and doors when leaving home, and lock car doors with the windows rolled up if parked.
- Vary daily commuting routines if possible. Be cautious when using public transportation.
- Be aware of your surroundings, more so than normal. Look around, be alert, stay informed and immediately report any suspicious persons or activities.

Take force protection measures seriously. This is not a time to ignore personal safety or that of family members or shipmates.



For more information, go to  
**[www.navysecurity.navy.mil](http://www.navysecurity.navy.mil)**

If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380

Fax: (202) 433-4747

Message address:  
NAVMECIACEN WASHINGTON DC //32//



# ***Record of Emergency Data***

## ***Update and Verification Mandatory***

All Sailors must update and verify their records of emergency data immediately, unless verification has been completed within the last six months and no changes have occurred.

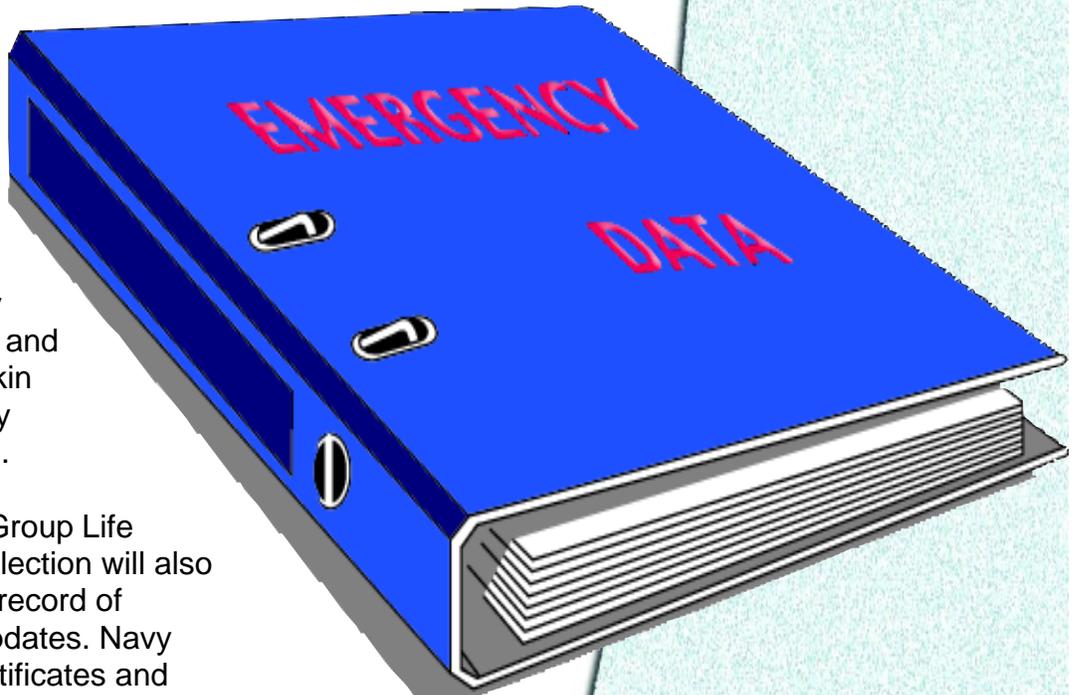
We need to focus on the mission, and updating your emergency data is an essential part of that mission. There is not a more critical responsibility for our people than having the right data to contact family members should we need to reach them.

Sailors should ensure all copies of the record of emergency data contain the additional address and telephone numbers for each designated primary next of kin (PNOK) and secondary next of kin (SNOK) required by NAVADMIN 098/01.

Verification of Servicemembers' Group Life Insurance (SGLI) election will also be conducted with record of emergency data updates. Navy familycare plan certificates and arrangements should also be updated.

In the event that information has changed since the last update, personnel support detachments (PSD) or command admin offices need to send the updated, original record of emergency data to: NAVPERSCOM (PERS-313C), 5720 Integrity Dr., Millington, TN 38055-3130, using regular mail. PSDs should also maintain a copy in their local office.

For more information, go to **[www.bupers.navy.mil](http://www.bupers.navy.mil)** and select NAVADMINS 260/01 and 098/01.



If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380  
Fax: (202) 433-4747

Message address:  
NAVMEDIACEN WASHINGTON DC //32//



# ***Powers of Attorney***

## ***Often Necessary in Military Life***

There are many occasions during the course of a military career that a power of attorney might be necessary. Do your homework before granting one to somebody.

Typically, servicemembers will need a power of attorney when deploying or going overseas and leaving their loved ones behind to handle the affairs of the household.

There are two basic types of power of attorney, special and general. A general power of attorney gives the person who holds it the power to conduct business in your name.

Servicemembers can grant a special power of attorney, which spells out the specific ways it can be used. The more specific a power of attorney is the better. This prevents people from using it for purposes other than those the service member intended.

Don't give a general power of attorney to someone you don't trust wholeheartedly. Base legal assistance attorneys can help servicemembers determine which type of power of attorney will best meet their needs.

Servicemembers commonly need to issue powers of attorney when they change assignments. Spouses often need legal authorization to conduct necessary business.

Servicemembers may also need to provide a power of attorney to the person caring for their dependent children during a deployment or exercise. Caregivers may need a power of attorney to enroll children in school or other activities.

Caregivers would particularly need a power of attorney to authorize medical treatment if a child needs it. Medical powers of attorney are used if a person becomes incapacitated and someone else needs to make medical decisions.

Military servicemembers and their families can have powers of attorney drawn up and notarized at most base legal assistance offices.

For more information on powers of attorney,  
[www.cnsl.spear.navy.mil/psdingl/predeploy.htm](http://www.cnsl.spear.navy.mil/psdingl/predeploy.htm).



If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380  
Fax: (202) 433-4747

Message address:  
NAVMECIACEN WASHINGTON DC //32//



# ***Relief Act Invoked for Called-Up Service Members***

The government has instituted the Soldiers' and Sailors' Civil Relief Act to help those Reservists called to active duty.

HUD has sent letters to all Federal Home Administration-approved lenders advising them of their obligations under the act.

The act advises all lenders to reduce rates on mortgages to no more than 6 percent for members of the military on active duty.

This affects all active-duty forces, but in different ways. Active-duty members must have incurred the debt previous to the time of entering active service. For those Reservists who are being called to active duty, the debts must have been incurred prior to their date of their call-up.

The act prohibits lenders from foreclosing against any military personnel during and immediately following their tour of active duty. It helps military renters by ensuring they cannot be evicted from their property. The act also allows military renters to terminate leases without penalty if doing so is in their own interests.

This program is designed to ease the mortgage burden of military personnel.



Call (888) 297-8685 for more information or go to the HUD Web site at **[www.hud.gov](http://www.hud.gov)**.

If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380

Fax: (202) 433-4747

Message address:  
NAVMEDIACEN WASHINGTON DC //32//



# ***How to Get That Tax Refund Faster***

With the latest news about tax cuts and rebates, the issue of taxes is on everyone's mind.

Sailors and Marines seeking information about the new tax laws should stop by the local area Electronic Filing/Volunteer Income Tax Center (ELF/VITA) when tax season 2002 rolls around.

One of the best reasons for taking taxes to the ELF/VITA site is because the service is free. The ELF/VITA staff will fill out and electronically file most taxes for active-duty personnel, family members and retirees at no cost. In addition, Sailors and Marines can receive their refunds in approximately nine days if they file electronically, instead of the 45-day wait.

Although this program is primarily geared toward the junior Sailor or Marine, active-duty members of all ranks are taking advantage of this program.

Most ELF/VITA sites will be opening their doors for business around the second or third week of January and will remain open until April 15, 2002. The sites are located at the Naval Legal Service Offices (NLSO), base fleet and family service centers and on board most aircraft carriers.

To locate an ELF/VITA site, contact the local NLSO or the command legal officer. For information on filing taxes electronically, go to [www.irs.gov/ind\\_info/index.html](http://www.irs.gov/ind_info/index.html).



If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
pubs@mediacen.navy.mil  
DSN 288- or (202) 433-4380  
Fax: (202) 433-4747

Message address:  
NAVMEDIACEN WASHINGTON DC //32//



# ***Mobilized Reservists May Retain Employers' Family Healthcare***

Federal law provides mobilized Guard and Reserve members the opportunity to keep their employer-sponsored healthcare coverage.

If the employee will be absent for more than 30 days, the employer may require the employee to pay the entire premium cost, plus a 2 percent administrative fee.

The Uniformed Services Employment and Re-employment Rights Act (USERRA) of 1994 allows mobilized Reservists to keep health insurance provided through their civilian employer for up to 18 months.

The employer could continue to provide coverage at no cost to the employee. If the employer requires the Reservist employee to pay the whole tab, coverage could be cost prohibitive for many families.

For members who elect healthcare for their families under TRICARE programs, USERRA allows them to return to their civilian employer insurance plans with no waiting period or penalty for pre-existing conditions, other than service-connected conditions, which are covered by the military.

For example, if a Reservist elects to get his family care under TRICARE while he is activated, and his daughter subsequently is diagnosed with diabetes, he can still go back to his employer healthcare plan under the same conditions as before he was mobilized. The family would be covered as if the Reservist employee never left.

Visit the National Committee for Employer Support of the Guard and Reserve Web site at **[www.esgr.org](http://www.esgr.org)** for more information.



If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380  
Fax: (202) 433-4747

Message address:  
NAVMEIACEN WASHINGTON DC //32//



# ***Navy Recruiting Needs Volunteers for Seminar Duty***

Navy Recruiting Command is looking for motivated officers and enlisted personnel who would like to participate in the Senior Minority Assistance to Recruiting Program (SEMINAR).

SEMINAR allows minority Navy personnel the opportunity to return to their own communities to recruit young men and women. Available to E-6 and above of African-American, Hispanic and Asian-Pacific Islander descent, in most cases the program provides participants with per diem and travel allowance for the 20-day assignment.

SEMINAR has increased Navy awareness in minority communities and provided positive role models to young people, while serving as another source of leads for local recruiters.

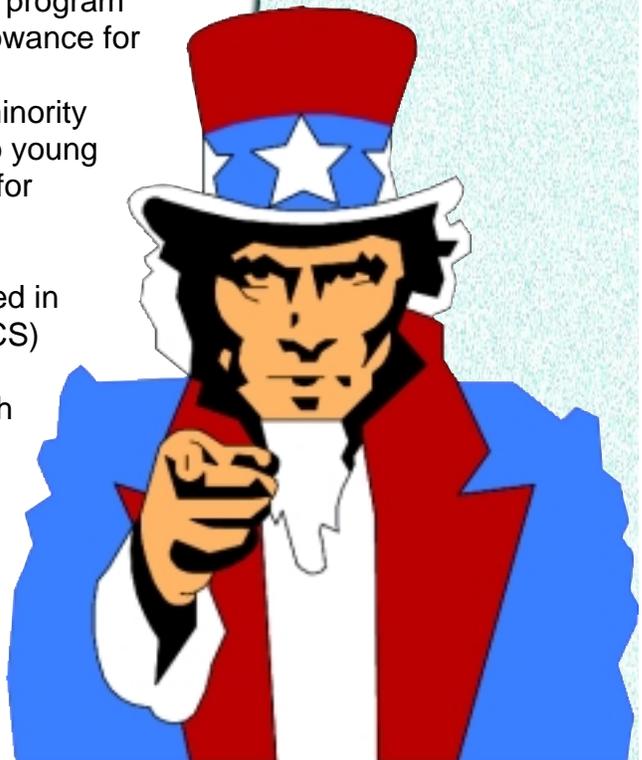
Recruiters can benefit greatly from SEMINAR participants. SEMINAR duty can only be performed in conjunction with permanent change of station (PCS) orders.

Requests must be submitted in accordance with the timelines set forth in BUPERS INST 1150.1A. Sailors who participate in SEMINAR are required to submit pre-qualification questionnaires to the Navy's recruiting diversity programs office, and they forward the information to the recruiting district where the "adjunct recruiter" plans to work.

Individuals interested in the SEMINAR program should submit their requests to Navy Recruiting Command (Code N111), 5722 Integrity Dr., Bldg. 784, Millington, TN 38054.

For more information on SEMINAR, contact the NRC recruiting assistance coordinator at DSN 882-9141/9139, or (901) 874-9141/9139.

Additional information is also available in BUPERS INST 1150.1A.



For information on Navy Recruiting,  
go to **[www.cnrc.navy.mil](http://www.cnrc.navy.mil)**.

If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380

Fax: (202) 433-4747

Message address:  
NAVMECIACEN WASHINGTON DC //32//



# ***Humane Society:***

## ***Make Arrangements for Pets in Event of Deployment***

Many military personnel face potential deployment. Such an event affects all military family members, including family pets. Service personnel may feel they need to relinquish a beloved pet in preparation for a call to duty.

The Humane Society of the United States (HSUS) encourages military personnel to arrange for temporary care of companion animals by family or friends and to resist relinquishing cherished pets to shelters in the event they are deployed.

The HSUS offers suggestions for military personnel trying to keep companion animals in the family while they serve their country fighting terrorism:

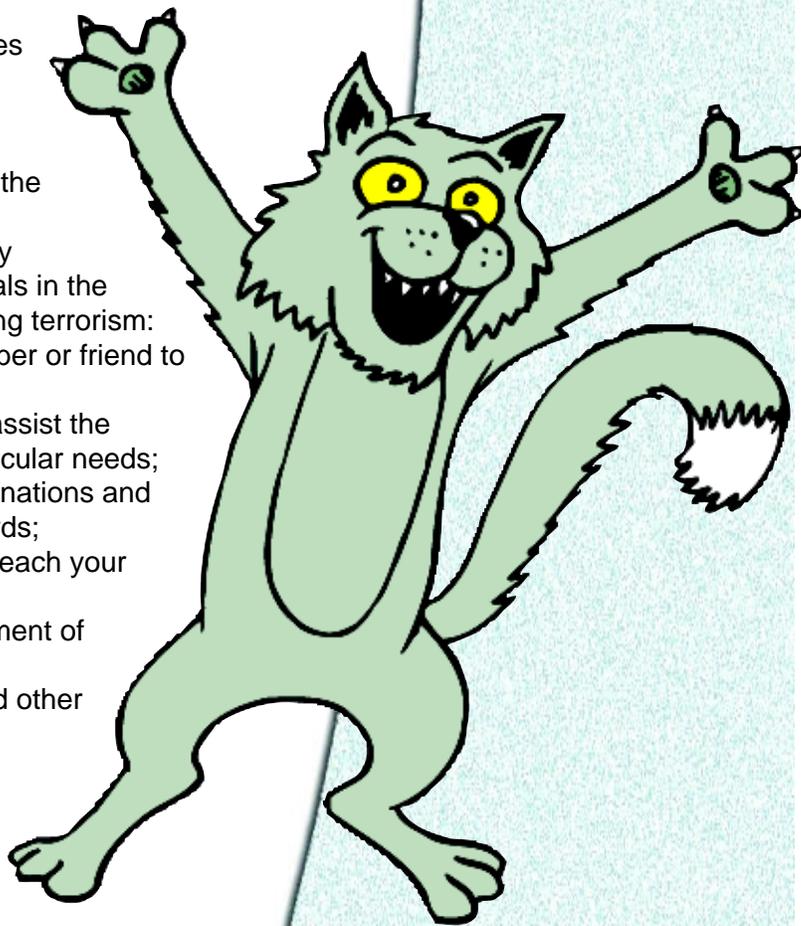
- Make arrangements for a family member or friend to care for your pet in your absence;
- Complete a pet personality profile to assist the caregiver in understanding your pet's particular needs;
- Ensure your pet is up to date on vaccinations and provide the caregiver with veterinary records;
- Leave contact information on how to reach your veterinarian;
- Make arrangements for handling payment of routine and emergency medical care;
- Provide money for food, grooming and other routine needs;
- Have your pet spayed or neutered to avoid behavioral problems.

Family and friends can step in to provide care, or shelters may be able to give information on assistance programs, designed to aid those called to duty, with veterinary expenses, food and supplies.

It is never acceptable to simply "set a pet free." They are accustomed to human care and cannot survive without it.

The HSUS provides downloadable samples of pet care agreements, pet personality profiles and a checklist for military pet owners.

For more information, go to  
**[www.hsus.org](http://www.hsus.org)** or call  
(202) 452-1100.



If you have any suggestions or comments for articles or ways to improve CCK, please write, call or fax to:

Editor, Captain's Call Kit  
Naval Media Center, Bldg. 168  
2713 Mitscher Rd., SW  
Anacostia Annex, DC  
20373-5819

Web site:  
[www.mediacen.navy.mil](http://www.mediacen.navy.mil)

E-mail:  
[pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil)  
DSN 288- or (202) 433-4380  
Fax: (202) 433-4747

Message address:  
NAVMECIACEN WASHINGTON DC //32//



The logo for "Captain's Call Kit" features the text in a bold, blue, sans-serif font with a drop shadow. A stylized eagle with spread wings is positioned above the letter 'i' in "Captain's". The entire logo is set against a light blue background with a subtle pattern.

## ***Sign Up Now to Receive Notification of New CCKs!***

While "Captain's Call Kit" is currently mailed out in a hard-copy format to the fleet, we are building the capability to send notices out via a subscription e-mail service (listserver). Once the listserver is operating, you will automatically receive notice via e-mail that the latest version of CCK is available on the Web at [www.mediacen.navy.mil/pubs/cck](http://www.mediacen.navy.mil/pubs/cck).

To subscribe to CCK by e-mail, send an e-mail message to [listserv@mediacen.navy.mil](mailto:listserv@mediacen.navy.mil) with "subscribe cck" (without quotes) in the body. To unsubscribe, type "unsubscribe cck." Please note that any previous submissions of e-mail addresses, unless sent directly to this new listserver address, are not currently recognized by the new listserver and you must enter your e-mail information directly to this listserver.

E-mail all CCK potential input and comments to [pubs@mediacen.navy.mil](mailto:pubs@mediacen.navy.mil), with "CCK" in the subject line. If you have any questions or comments, please call the print media coordinator at DSN 288-4380 or (202) 433-4380.

