



The Salute Online



Monthly newsletter of the Portsmouth Area Chapter, an affiliate of the Military Officers Association of America, serving Portsmouth, Chesapeake, Suffolk, Smithfield, Franklin, and surrounding counties, Virginia, since 1983. Dinner meetings are the Second Thursday of each month except July and August. Although **MOAA** and **PACMOAA** actively lobby legislatures for all US uniformed services members, we are nonpartisan and do not participate in political activities.

VOLUME XXXXII Issue I

LEARN MORE AT PACMOAA.ORG

JANUARY 2023

REMINDER: Although **MOAA** and **PACMOAA** actively lobby legislatures for all US uniformed services members, **we are nonpartisan and do not participate in political activities.**

FROM THE PRESIDENT's DESK



Greetings,

HAPPY NEW YEAR! I'm excited to see what 2023 has in store for us. Perhaps more time with the grandkids, good health, travel, world peace, the Washington Commanders winning the Super Bowl.... It is good to dream and hope. I hope you are excited about the new year and are eagerly living your life to the fullest!

This is my final Salute article as your president. I am honored to have had the opportunity to serve you for the past two years. There have been many good times and a few frustrating times, but I appreciate the opportunity you provided me to serve. I look forward to the transition to our new president, Bruce LaLonde, and I'll do everything possible to support Bruce. Now it is time to sit back and enjoy the fellowship and camaraderie of PACMOAA.

Keep Ukraine in your prayers.

God Bless,

Bill

COL USA (Ret)



ABOVE: Darlene Washington, PVH Exec Director, & Cadet 2nd LT Jacob Underwood, Unit XO

PACMOAA LEADERSHIP

See Leadership Pulldown



CHAPTER NEWS

JANUARY CALENDAR

- 01 New Years Day
- 04 [USPHS 134th Birthday Commissioned Corps \(1889\)](#)
- 12 PACMOAA Officer Installation- Speaker CDR Linc Smith, VCOC President
- TBA JLC DAY -
- 16 Persian Gulf War Begins 1991
- 16 M.L. King Jr. Day
- 18 PACMOAA 1st Quarter Board Meeting Virtual TBD
- 19 First Quarter VCOC Meeting, Virtual, 1000
- 28 [USCG 108th Birthday.\(1915\)](#)
- 29 Vietnam Cease Fire (1973)

HAPPY JANUARY BIRTHDAYS

Alice Fticasar	Barb Iiams
Mary Snyder	Rick Titi
Stephen Watkins	Jeff Westling
	Van White

The January Officer Installation Dinner

will be held on **Thursday, January 12th** at Roger Brown's Banquet Room,
316 High Street, Portsmouth (757) 399-5377

Sign in and social hour begins at 6 PM, with Dinner Served at 6:30 PM.

Special Buffett Menu

Caesar Salad
Cornbread & Honey Butter
Lemon Pepper Chicken
Grilled Salmon
Mac & Cheese
Apple Cobbler
Water, Tea, & Coffee

Cost is \$25 (includes gratuity & tax). Cash bar available. Please make your reservation no later than **Sunday, January 8th** with Sherry Ferki at 757-922-7030 or by email at navmedarmynurse@gmail.com

A RESERVATION MADE IS A RESERVATION PAID

Below Left: L to Right Nancy & CPT Jim Jones, Cadet Gunnery SGT Julie Dalton, & COL Frank & Jeanne Labreque.

Below Right: PACMOAA President Elect CAPT Bruce LaLonde & Alice Fticasar



GUEST SPEAKER**CDR LINC SMITH, USNR (Ret) VCOC President, Officer Installation Speaker**

CDR Smith originates from New England, growing up in the greater Boston area, graduating from Connecticut College, New London, Connecticut, BA in Government. His post graduate studies include an MA, Public Relations and Journalism, Ohio State University, Columbus, Ohio, National Security Studies, United States Naval War College, Newport Rhode Island, and Regent University, MA, Government, Virginia Beach, Virginia. He studied Executive Facilitation, Georgetown University, DC.

A retired Navy Public Affairs Officer. From 1981-1994, he was a Surface Line Officer in the United States Navy on both ships and ashore, to include service with International Peace-keeping Forces Lebanon, Operation Desert Storm, and on the USS John F. Kennedy (CV 67) and USS Miller (FF 1091). He became a Navy Public Affairs Officer (PAO) in 1995, after serving as the Naval Base Public Affairs Officer at Guantanamo Bay, Cuba during Operation Sea Signal, hosting the radio show "Good Evening GTMO." In 1996, he became the final Public Affairs Officer on the USS America (CV 66), also returning to the USS Kennedy in 1996, this time as ship's PAO. He moved on to be a PAO at Bethesda Naval Hospital, Naval Sea Systems Command, and North Atlantic Treaty Organization, Supreme Allied Command Atlantic NATO (SACLANT), where he was stationed during Operation Enduring Freedom.

His broadcasting Career began during his undergraduate years, when he was news director for Connecticut College WCNI-FM. He was an intern at WHDH-AM, Boston and WNLC-AM, New London, Connecticut. He worked as a morning news co-anchor at WKOX-AM, Framingham, Massachusetts. While in graduate school, he was weekend editor at Ohio State University National Public Radio Affiliate, WOSU-AM/FM.

He currently hosts his interview show, Linc Interviews, now heard by an international audience in 19 countries, to include the United States, Canada, Europe, the Middle East, and the Asia-Pacific. He also hosts podcasts for the Update-1 Program at the National Press Club, Washington, D.C.

He works in voice over recording and as master of ceremonies for charitable, veteran and community related events. Amidst his broadcasting career, he advocates for Veterans with the Military Officers Association of America as President, Virginia Council of Chapters.



Along with his Navy career of 25 years as both a Surface Line and Public Affairs Officer, his passion remains interviewing and broadcast journalism.

CDR Linc Smith will give an overview of the Virginia Council of Chapters (VCOC), discuss the successes of PACMOAA, and the importance of grassroots advocacy. As VCOC President, he will install our newly elected PACMOAA Officers and Board of Directors.

Left: CDR Smith at the Philadelphia Naval Shipyard, in front of the Decommissioned USS John F Kennedy (CV-67)



CDR Smith standing in front of the Decommissioned John F Kennedy (CV-67).

He was a Crewmember from 1981-1984 and again in 1996.

CDR Ken App (1978-81), CAPT Rick Titi (1983-1985), and CAPT Bob Brewer (1989), were also Crewmembers of the USS John F Kennedy (CV-67).

MEMBERSHIP

MEMBERSHIP UPDATE AND RENEWAL REMINDER JAN 2023

You can pay your dues by mail or online at this time: PACMOAA, P.O. Box 5353, Portsmouth, VA 23703. Many members made a multiyear year payment for dues in 2021 or later. Remember, multiyear payments give you a discount. See attached dues renewal form at the end of the newsletter (Page 16) for details. Almost 60% of members still have a year or 2 paid from their multiyear dues payment and another 7 members paid for 2 years in 2021. I will notify you via email or phone if you owe dues for this year. Thank you all for utilizing the multiyear form of payment. You have made my job collecting dues much easier!! If you're not sure if you owe dues, check with Hans or Sherry.

Your dues money enables PACMOAA to pay for things like the newsletter; speaker expenses; VCOC dues and expenses; admin expenses like name tags, printing, postage, and entertainment like the Tidewater Concert band that performed at our Christmas Concert.

Maintaining and/or increasing membership is essential for a chapter to survive and thrive. The PACMOAA Goals in order are Membership, Legislative, and Community Activities. Without adequate membership, legislative advocacy and community involvement are severely impacted!

PACMOAA had 67 "paid" members as of 30 December 2022. This included 6 life members, 1 Honorary Life Member, 5 new members and 5 deaths. The membership includes 57 regular members and 10 Surviving Spouses. PACMOAA ended with 71 members from 2019-2021!!

Reminder: Many members include donations for our **scholarship fund** with their dues payment and this can be done in-person, via mail, or online. The students are very appreciative of any assistance they can obtain to help with their college expenses!!

Reminder per Guidelines for Paying PACMOAA Dues Online

Members need to create and/or login to their PayPal account.

From the Account Overview page, click the Send button. If prompted for whether the money will be sent to a business or friend, enter "friend". Type PACMOAATreasurer@gmail.com in the block where it says "name, @username, email, or mobile" and click "next". Enter the amount to transmit and add "For PACMOAA Dues" in the note section and click "continue". Review the information, including the bank account or credit card you want the funds to come from. Press "Send payment now" when everything looks correct.

PERSONAL AFFAIRS

Recently, a PACMOAA member asked me if I had received an email from MOAA per premiums for TRICARE for Life that are needs based. He was very concerned about this issue. I called MOAA to ensure that information was incorrect and the member services representative that I spoke with stated MOAA had not sent out the email – **it must be a phishing email**. It was suggested that any emails of concern/questionable information should be forwarded to MOAA and/or call to verify the information.

My husband and I recently attended a lunch and learn session with the Suffolk Commonwealth's Attorney, and she also addressed the issue of scams and fraud. She stressed the importance of checking all your back accounts, credit cards, etc. frequently to make sure no fraud had occurred. The attorney mentioned that she probably checked more often than necessary, every day, but she also deals with this issue frequently with Suffolk citizens and her mom is also in a fraud department.

Personally, we've had to get a new USAA credit card several times over the past 4 or 5 years due to fraudulent charges, most of them less than \$20.00. We've also had phishing emails using USAA logo, but they do not have the last 4 numbers of our USAA number in the Security Zone box. I have forwarded those emails to the USAA fraud department per their request. I have had fraudulent emails from several utility companies also.

Over the past 2 years, MOAA has published multiple articles on scams and fraud as well as a webinar in 2021 – *An Overview of Scams and Fraud* at <https://www.moaa.org/content/benefits-and-discounts/transition-and-careers/transition-center-webinars/an-overview-of-scams-and-frauds/>. The webinar is only available to premium and life members.

In 2020, MOAA published a 3-part series titled- *Don't Be Scammed*. Below are excerpts from the 3rd article.

Don't Be Scammed- Part 3: Prevention <https://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/dont-be-scammed-part-3-prevention/>

Create complex passwords and change them regularly. Yes, it's a pain, but less painful than having your identity stolen.

Go directly to the source. If you have reason to wonder whether a contact is real, hang up, delete email, or close the door and **you** initiate the contact by using a reliable source to contact the person or institution in question. Do not use the contact information given to you by the person talking or emailing you.

Use credit cards instead of debit cards. Credit cards are not direct routes to your money like debit cards are. Credit cards have protections and limitations.

Set alerts on all your accounts to warn you when a transaction takes place. I learned of a theft once when I received an email alert that a charge had been made on my card. I was able to immediately jump into action and shut down the transaction.

Use checks sparingly. A stolen check is direct access to your cash.

Ensure you are using the correct website and that the site is secure with "https" or the locked padlock symbol in the address.

Have the best security protection on your computer and keep it updated.

Protect your information on social media apps. Be careful about what you share. You are your own worst enemy about sharing information.

Shred papers and mail before you trash them. Protect your incoming mail from theft.

Never click on a link or attachment in an email unless you verify the person or company sending the email.

Always assume a crook when you do not know the person or contact personally. Even calls and emails that appear to be friends or family can be fake. Always verify identities. **Trust no one.**

Submitted by Sherry Ferki, MAJ, USA (Ret)
Personal Affairs Committee Chair

SURVIVING SPOUSE CORNER

SBP-DIC Offset Phased Elimination News

<https://www.dfas.mil/RetiredMilitary/survivors/SBP-DIC-News/>

Excerpts from detailed article in December 2022 Retiree Newsletter

Congress enacted changes to the Survivor Benefit Plan (SBP) that in 2023 will eliminate the offset (reduction) to SBP annuity payments for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA).

****Please note the change in the law does NOT affect the amount of DIC you receive from the VA. You should continue to receive your full DIC amount from the VA. ****

****First payday for the final phase of the SBP-DIC Offset Phased Elimination is February 1, 2023**

****[Check Out Our New Downloadable Quick Reference Guide for the SBP-DIC Offset Phased Elimination](#)** (right click and choose "Save As" to download PDF to your computer or device)**

Retirees Get a Second Chance to Enroll In or Opt Out of the Survivor Benefit Plan

<https://www.moaa.org/content/publications-and-media/news-articles/2022-news-articles/retirees-get-a-second-chance-to-enroll-in-or-opt-out-of-the-survivor-benefit-plan/>

December 28, 2022

Editor's note: This article by Amanda Miller originally appeared on [Military.com](https://www.military.com), a leading source of news for the military and veteran community.

Military retirees who opted out of a valuable survivor's benefit when they left active duty will get a rare second chance to enroll thanks to a new rule in the 2023 National Defense Authorization Act. The same measure allows currently enrolled users to leave the program.

Retirees typically get only one chance to enroll in the Survivor Benefit Plan (SBP). Those who opt in usually name their spouses as the beneficiaries, said [Mark Belinsky](#), director of currently serving/retired affairs for the Military Officers Association of America and an Army retiree.

The SBP is like a life insurance policy with no cap. After a retiree dies, the SBP pays a beneficiary up to 55% of the retiree's [retirement pay](#), adjusted for inflation, monthly for the rest of the surviving spouse's life, or till a child reaches an age cap.

The SBP is such "a very good plan," Belinsky said, that for retiring service members to opt out, their spouses have to consent.

[RELATED: [Why You Should Factor the New SBP-DIC Rule Into Your Financial Plans](#)]

But despite the benefit's high face value, many retirees declined coverage because of a rule known colloquially as the "widow's tax" and officially as [the Survivor Benefit Plan offset](#). That law reduced SBP payments to spouses who were also eligible for the Department of Veterans Affairs' Dependency and Indemnity Compensation (DIC) allowances. DIC allowances are for the surviving spouses of service members who died on active duty or of veterans who died from injuries received as a result of their service.

The Defense Department has eliminated the SBP offset in phases, with full removal as of the Feb. 1, 2023 pay date, so now is a good time to open up enrollment, Belinsky said.

When service members decline coverage at retirement, a few life changes allow them to enroll. For example, if a service member was single at retirement and later gained a spouse. But limitations apply. [Click here](#) to read more.

Those who opt in -- the default -- get to withdraw or change their coverage only in their third year of receiving retirement pay or in limited other situations such as if their beneficiary dies first.

A child may also receive the benefit, but not for life, as may others such as a business partner or parent in the absence of a spouse or children.

[**UPDATED MONTHLY: [MOAA's Surviving Spouse Corner](#)**]

Those who enroll during the open season will have to catch up on paying the premiums they missed since retiring plus pay interest and “any additional amount” deemed necessary to maintain the “soundness” of the Defense Department’s retirement fund, according to the new law.

Current enrollees can opt out during the open season with their spouse and/or beneficiaries’ consent but won’t receive a refund for the premiums they’ve already paid.

The open season to enroll begins with Biden’s signature and ends Jan. 1, 2024. Anyone receiving retirement pay who hasn’t already enrolled in the SBP may take advantage of the open season in 2023. Retirees are eligible who either already receive retirement pay or who would receive it except they haven’t yet reached age 60.

It is time to correct that injustice.

MOAA & LEGISLATIVE

NDAA Makes Major Improvements, But More Work Remains for 2023

<https://www.moaa.org/content/publications-and-media/news-articles/2022-news-articles/advocacy/ndaa-makes-major-improvements,-but-more-work-remains-for-2023/>

By: Dan Merry December 28, 2022

The president signed the annual defense bill Dec. 23, marking 62 consecutive years the House and the Senate came together to pass this significant legislation in support of our national defense.

The 1,772-page National Defense Authorization Act (NDAA) covers a wide range of interests totaling \$858 billion, with \$817 billion going directly to DoD. The [summary](#) from the Senate Armed Services Committee provides an overview and, along with the legislation, serves as our reference. The six issues we want to highlight:

1. Pay Raise. The annual pay raise of 4.6% for both the uniformed services and federal civilian employees takes effect in January 2023. Those two raises are not always put together in the same legislation, but given the emphasis on mitigating rampant inflation and the rising costs of employment, the packaging made sense early on. Up next will be the efforts to secure the 2024 pay raise for our uniformed services, slated to be 5.2% per the Employment Cost Index released October 2022.

[**RELATED: [Here’s Why the 2024 Military Pay Raise Should Be the Largest in Decades](#)**]

2. Health Care Cuts and Realignment. Section 731 of the NDAA directs a “Briefing and report on the reductions or realignment of military medical manning and medical billets.” The report will need to clarify DoD’s preliminary observations regarding the analyses used to support any reduction or realignment of such billets. The briefing is due no later than Feb. 1, 2023, with the formal report due by May 31, 2023. The NDAA version passed by the House on June 8, 2022, required those reports to follow annually for five years, but that provision was omitted from the version signed into law.

3. Family Programs. The NDAA provides for much-needed assistance for military families in the form of a pilot program to reimburse military families for child care costs related to PCS moves. Further, the act directs a report on the recruiting and retention of DoD child care providers. It also authorizes up to 365 days of with-dependent Basic Allowance for Housing (BAH) payments for servicemembers whose sole dependent dies.

4. Housing Costs. The act puts a spotlight on other BAH factors, such as extending DoD’s authority to adjust BAH in high-cost areas and to coordinate efforts to assist servicemembers during housing shortages. To facilitate the reports and coordination, the act directs DoD to create a Chief Housing Officer, duties which should be performed by the Assistant Secretary of Defense for Energy, Installations, and Environment.

5. SBP Open Season. As we celebrate the conclusion of the [repeal of the “widows tax,”](#) effective with full payments on Feb. 1, 2023, we are happy to report the NDAA provides for an open season for the Survivor Benefit

Plan (SBP) through 2023. This rare opportunity will provide eligible individuals a chance to opt in or opt out of the SBP. Find out more about SBP in this [MOAA summary](#).

[RELATED: [Retirees Get a Second Chance to Enroll In or Opt Out of the Survivor Benefit Plan](#)]

6. Guard and Reserve Issues. MOAA has been [lobbying for a solution](#) for National Guard officers who experience extensive delay between federal recognition of rank following promotion at the state level. The NDAA directs DoD to backdate the effective date of rank for officers who warrant the federal recognition of their promotions. Additionally, the act authorizes transitional health care benefits for members of the National Guard who are separated from full-time duty, called, or ordered by the president or secretary of defense for a period of active service greater than 30 days.

These highlights are indicative of the impact MOAA and our grassroots network of advocates can make for our servicemembers past and present, their families, and survivors.

More to Accomplish

Given the end of this Congress, and the 118th Congress taking shape early in the new year, we continue to advocate for issues still needing support. Two issues we will need to work early:

- **Concurrent Receipt.** The [Major Richard Star Act](#) finished the 117th Congress with 335 cosponsors from the House and 66 from the Senate. Those are significant levels of support; however, we ran out of time in the session given the majority support came later in the year. For the 118th, we will need to ensure we amass the same support within the first six months of the year – targeting another entry into the Consensus Calendar to facilitate an opportunity for the bill to earn a floor vote from the House, or possibly be included in the FY 2024 NDAA.
- **Arlington National Cemetery (ANC) Eligibility.** [MOAA will](#) continue its efforts to preserve military honors for those who have already earned eligibility. Changing eligibility requirements to make room for someone who won't be born for another 100 years is unfathomable; a better solution would be a joint effort from DoD and the VA to identify an existing VA cemetery ready to be developed and updated with the same military honors we find at ANC today.

MOAA remains immersed in addressing these issues and many more. [Follow our efforts](#) at the beginning of the year to stay current on the issues and the progress we have come to expect. And please make sure you are registered as one of MOAA's advocates on our [Legislative Action Center](#) to be prepared to take immediate action when necessary.

Understanding the Hidden Costs of the TRICARE Pharmacy Cuts

<https://www.moaa.org/content/publications-and-media/news-articles/2022-news-articles/advocacy/understanding-the-hidden-costs-of-the-tricare-pharmacy-cuts/?ite=3569&ito=2538&itq=0dc1479f-2af9-4a3a-af4a-c01cc8c5e4a6&itx%5Bidio%5D=5163110>

December 28, 2022 By MOAA Staff

With about 13,000 community pharmacies removed from the TRICARE Retail Pharmacy network, and thousands more leaving after the departure of a nationwide grocery chain, about 400,000 beneficiaries must find a new location to fill their prescriptions if they want to receive the full value of their earned benefit.

And while DoD officials claim the program will “[meet or exceed](#)” access-to-care standards after the reduction in community care and the departure of 2,200 Kroger locations, some of the beneficiaries affected would take significant issue with that claim.

[TAKE ACTION: [Help MOAA Fight Cuts to the TRICARE Pharmacy Network](#)]

MOAA has heard from hundreds of these individuals, with complaints ranging from longer drives to availability concerns to a significant financial burden caused by a pharmacy's departure from the network. This is an acute problem for long-term care (LTC) residents, many of whom don't have an option to switch drug providers if their LTC facility contracts with a local pharmacy.

MOAA has [met](#) with both Express Scripts (ESI) and the Defense Health Agency (DHA) to give them an opportunity to address our concerns. Express Scripts has now given independent pharmacies the opportunity to [rejoin](#), but it is unclear whether the contract terms will be modified with more favorable reimbursements.

DoD reports as of Dec. 8 approximately 2,000 independent pharmacies have elected to rejoin the TRICARE network, out of the 14,963 that left in October. Pharmacies electing to join the TPharm5 retail pharmacy network will be added back no later than Jan. 15, 2023.

MOAA also took the issue directly to lawmakers. Sen. James Lankford (R-Okla.) introduced an amendment to the Senate version of the FY 2023 National Defense Authorization Act (NDAA), but with little time to build awareness and support, it was not included in the Senate NDAA manager's package.

MOAA continues outreach to lawmakers and is working with a congressional office on a potential listening session where DHA and members of Congress will hear directly from military families impacted by pharmacy network cuts. Other offices are drafting letters and requesting meetings with Express Scripts and DHA.

[SHARE YOUR STORY: [Have the TRICARE Pharmacy Cuts Affected You?](#)]

Kroger's departure from the TRICARE network is the latest cut to the pharmacy benefit, and it may get even worse if Kroger's planned [merger](#) with Albertsons takes place. Albertsons Companies operate 1,720 grocery store-based pharmacies – if they follow Kroger and sever ties with Express Scripts, TRICARE beneficiaries would lose access to pharmacies at Albertsons stores including Safeway, Jewel-Osco, Vons, Shaws, Tom Thumb, and Randall's, among others.

The TRICARE Pharmacy network will continue to be a top priority for MOAA in the 118th Congress. It will require a multifaceted effort, directed at both DHA and Congress, to convince them the narrowed pharmacy network is not only an unacceptable cut to the TRICARE benefit – earned through a lifetime of service and sacrifice – but also a threat to recruiting and retaining the all-volunteer force.

‘A Great Concern for Us’

Now that her husband's VA nursing home pharmacy is cut from the TRICARE network, Sallie Peterson will have to pay "approximately \$1,500 per month" for her husband's prescriptions upfront before being [partially reimbursed](#) by the Express Scripts program. Since this spring, Maj. Robert Peterson, USAF (Ret), has been living in a nursing home three hours away from his North Charleston, S.C., home due to complications from Parkinson's disease and diabetes.

According to the facility's rules, patients do not have a choice in selecting a pharmacy. Because the facility's pharmacy is no longer in-network, Sallie will have to pay the full retail price for those drugs. Even after Express Scripts partially reimburses the Petersons, Sallie will still be paying more than when the pharmacy was in-network.

These higher prescription costs come as Sallie spends more on travel expenses and pays to rent an apartment in the area close to the facility.

“He is a retired officer, and at present I have the resources to provide for his continued care and his medications in a truly wonderful and unique skilled nursing facility,” Sallie said. “[However], depending on how long he is able to survive, it may become a great concern for us.”

[RELATED: [MOAA's TRICARE Toolkit](#)]

Lt. Col. Daniel Joyce, USAF (Ret), recently had to place his wife, Fern, in a nursing home memory care unit in Blacksburg, Va.

The local drug store providing medication to the facility was cut from the network; Daniel is paying \$40 to \$50 more a month for his wife's medications. The Salem resident feels fortunate he can afford the added expense.

Daniel will continue to rely on the nursing home instead of picking up the medicine himself from an in-network pharmacy to avoid “extra trips here and there and trying to keep track of things.”

Challenges to Access

Long-term care patients aren't the only beneficiaries facing uncertainty after the Oct. 24 network cuts. Beneficiaries in rural areas replied to MOAA's request for feedback on the issue, many echoing common themes:

- Concerns over longer trips to in-network chain pharmacies, often made worse by the departure of Walmart from the network last year.
- Disappointment at the end of the personalized service offered by many community locations, including some with free delivery options and easy on-site consultations appealing to older beneficiaries. As one respondent put it, "I have had the same small business pharmacy for many years where I know the pharmacist very well, trust his judgment and he is a confidant like my regular doctor. I am ticked that I will have to go to an anonymous pharmacist in a big store. This is an insult to me and all military retirees."
- Frustration at the exclusion of pharmacies inside hospitals or attached to medical centers, a move which adds extra travel for beneficiaries and decouples crucial aspects of their follow-on care after surgeries or other significant medical events.

It's clear the pharmacy cuts make it impossible to "meet or exceed" standards of care for beneficiaries facing the above circumstances. That's why MOAA has engaged with lawmakers, DHA, and ESI as we work to reverse the cuts and restore this critical benefit to those who need it most.



Grassroots efforts will be critical in reversing this cut. Please watch the weekly *MOAA Newsletter* for additional calls to action, and keep up with the latest on this and other issues at [MOAA's Advocacy News page](#). We hope you will also continue your [individual outreach to your elected officials](#) – hearing directly from constituents really does make a difference.

Submitted by: MAJ Sherry Ferki, USA (Ret)

VCOC

First Quarter Meeting: January 18, 10:00am - 12:00pm, Zoom Virtual meeting

Second Quarter Meeting: April 12, meeting type TBD.

2023 JLC INITIATIVES

- Tax Relief Surviving Spouses – Constitutional Amendment
- Effective Date Real Property Tax Exemption – R/T 100% disabled veterans
- Removal of Age Requirement Income Tax Subtraction – Remove 55-year-old age requirement
- Eliminate Spousal Burial Fee – Currently \$400 in VA State Veterans Cemeteries
- State Park Admission National Guard – Offer free or reduced rate
- Income Tax Deduction National Guard – Increase from \$3000 to \$6000 until 05 (LTC).
- JLC information can be accessed at Virginia Department of Veterans Services at [Status-of-JLC-2023-Initiatives-as-of-December-20-2022.pdf \(virginia.gov\)](#)
 - Status of JLC 2023 Approved Initiatives as of 15 December 2022 – includes JLC recommendation, VSO, and bill number and patron.
 - Position Papers are also accessible for each initiative

PACMOAA ACTIVITIES 2022

- Virginia General Assembly convenes on 11 January 2023 and adjourns on 25 February 2023.
1. **Monthly newsletter** (The Salute) except June/July & Aug./Sept. issues.
 2. **Ongoing emails and/or phone calls**, postings on PACMOAA Facebook page, and information in newsletters per NMCP pharmacy changes, COVID vaccine availability and flu vaccine availability. Vaccine updates included NMCP, VA, and civilian information.

3. **Spotlight on longtime active members in newsletter**- CDR Peg Cicirelli, USCGR (Ret); LTC Shirley Barker, USA (Ret); and Lt Col Bob Steorts, USAF (Ret).
4. **Personal Affairs Updates/In Memorium** in newsletters and emailed/called members when notified of death of a member. Detailed In Memorium for charter members CAPT Harry Miller, USN (Ret) and CDR Jack Lyons, USN (Ret) as well as for COL Steve Turner, USAF (Ret), COL Bob Pomeroy, USAF (Ret), and CWO4 Grigg, USN (Ret). Additional In Memoriums included Ruth Skelton, mother-in-law of Hal Hostetler, and June Leckrone, longtime surviving spouse that moved last year.
5. **Ten monthly dinner meetings held** - eight with speakers, the Annual Business meeting, and Christmas Gala with band. Examples of speakers included Portsmouth Mayor, Ukrainian COL functioning as staff officer at NATO in Norfolk, and NNSY CO.
6. PACMOAA covers 14 local High Schools with **JROTC groups**. PACMOAA Leadership Team members attended 4 JROTC Award Ceremonies, presenting medals and certificates to 9 JROTC cadets from 9 local high schools; 3 schools presented medals and certificates from PACMOAA, and 2 JROTC programs did not respond to PACMOAA calls/emails.
7. On 27 May, 4 PACMOAA spouses/ members participated in the **138th Annual Portsmouth Memorial Day parade**.
8. **Scholarships award** for 1 local student going to college ROTC presented at Annual Scholarship Recognition Program/Dinner Meeting in June. MCJROTC group from Churchland HS presented colors at scholarship dinner.
9. July – **Annual Joint Brunch** held at Roger Browns. COL Robotham, USAF brought greetings from MOAA and discussed the path she traveled to become an AF officer and with MOAA representing an active-duty officer and Mom. She interacted with MOAA members throughout the brunch and during the Q&A session.
10. PACMOAA members participated in several **car washes held by Churchland HS MCJROTC** to help raise money to fund their activities like meets with other schools.
11. Donations to the **Portsmouth Volunteers for the Homeless** usually done monthly but decreased during the year except for Christmas Gala.
12. PACMOAA Leadership Team member presented **program to Lake Prince Woods Veterans Group “Overview of MOAA, VCOC, and PACMOAA”** on 2 December.
13. **Annual Christmas Gala** with The Tidewater Concert Band, donations for **"Toys for Tots"** and Portsmouth Volunteers for the Homeless. Members were very generous for both groups!! Cadets stayed for dinner as guests of PACMOAA
14. **For Advocacy in Action 2022**, PACMOAA Legislative Team (Sherry Ferki, Bill Smith, and Hal Hostetler) met with Representative Bobby Scott on 5 May 2022 and discussed the MOAA 3 Advocacy in Action items – Major Richard Star Act (H.R. 1282), Making Mental Health Care Affordable for TRICARE Beneficiaries (Stop the Copay Act – H.R. 4824), and to support A Minimum of 4.6% Pay Raise Across the Ranks. The next day, Congressman Scott signed up as a co-sponsor for both HR bills! Also, legislative information in every newsletter per state and/or national issues and frequent emails sent to keep members updated!!
15. **Portsmouth Mayors Committee for Military Affairs** – Irv Lindley is President and Karl Wilson attended as PACMOAA Rep. Usually meets monthly except for July and August and November and December.
16. Membership in VCOC (Virginia Council of Chapters) which is very active in state legislative issues. **One of the VCOC Leadership Team members is a PACMOAA member!** Two to three PACMOAA Leadership Team members attended each Quarterly Meeting.
17. One Leadership Team Member attended **MOAA’s Mid-Atlantic Leadership Training Workshop** in Raleigh, and two members participated in several of the monthly MOAA Leadership Roundtable Discussions via Zoom. Information on these activities is included in PACMOAA newsletters.
18. One PACMOAA member participated in several **MOAA State Legislative Forums** that are held quarterly and shared info via newsletter.
19. PACMOAA has been recognized as a **5th Level of Excellence Chapter** for the **12th** year in a row and received **Col Marvin J. Harris Communication Award** at **Five-Star level** for **Print newsletter** for 2nd time!! These are the highest awards MOAA presents to chapters.

COMMUNITY AFFAIRS

PACMOAA Presentation to Local Veterans Group

On 2 December 2022, MAJ Sherry Ferki did a 30-minute PowerPoint presentation on the relationship between MOAA, VCOC and PACMOAA to about 25 veterans at Lake Prince Woods in Suffolk. The emphasis was on the importance of grassroots legislative efforts and belonging to a Veterans Service Organization (VSO). After discussing MOAA briefly, the Advocacy in Actions issues from 2020 – 2022 were reviewed. The effectiveness of PACMOAA's efforts, especially in 2022 related to the MAJ Richard Star Act and Stop the Copay Act for TRICARE beneficiaries Mental Health Copays with Bobby Scott in 2022 were highlighted!

The hierarchy or relationship between organizations was presented:

- MOAA - Works on National Issues
- Virginia Council of Chapters (VCOC) – Coordinates efforts of 16 chapters on state and national issues
- Joint Leadership Council (JLC) Objectives each year prioritizes issues of 26 VSOs to address with the General Assembly. Examples of members of JLC include MOAA, DAV, Fleet Reserve Org., etc.
 - o JLC Objective for 2022 reviewed along with final action on each one
 - o 2023 objectives reviewed
 - o JLC information including 2023 objectives and position papers for each one can be accessed at Virginia Department of Veterans Services at <https://www.dvs.virginia.gov/dvs/joint-leadership-council-veterans-service-organizations-2>
- PACMOAA – Grassroots advocates for state and national issues

Since the veterans group included enlisted and officers that were former or retired, an emphasis on belonging to a VSO was noted throughout the presentation. At least several MOAA members in addition to 4 PACMOAA members belong to the veterans group! PACMOAA membership brochures were shared with the group.

Submitted by Sherry Ferki, MAJ, USA (Ret)

NMCP Pharmacy Update

January 1, 2023, via website at <https://portsmouth.tricare.mil/Health-Services/Pharmacy>



Skip Waiting in Line to Activate New Prescriptions?

Beginning January 9, 2023, you will be **REQUIRED** to activate your **NEW** prescriptions **BEFORE** heading to the NMCP Pharmacy, of your choice, with the help of Q-Anywhere!

Q-Anywhere

- Text **"get in line"** to **1-833-217-2199** or scan the QR code, hit send and follow the prompts.
- Get a text when your medications are ready for pickup.
- Text **"I am here"** upon arrival at the pharmacy you selected and listen for your "Q" number.



Important things to remember:

- Please note, Q-Anywhere function is available only during the selected pharmacy's operating hours. If the selected pharmacy is closed, you will receive a text indicating such.
- If you do not know the DoD ID of the dependent you are trying to activate a prescription for, simply enter the sponsor's DoD ID and text "DONE", when prompted. Once you receive a text stating "you are now in line" simply respond with the name of the dependent you are activating the prescription for as well as their date-of-birth.
- Patients who are unable to utilize the text activation method should phone the Pharmacy location they wish to utilize.

For more information about Q-Anywhere, and detailed instructions please go to
<https://portsmouth.tricare.mil/Health-Services/Pharmacy/Q-Anywhere>.

13 December 2022

**<<< This works
with Tricare Prime
Clinic in Suffolk!!!**

Christmas Gala Pictures



Left L to R: CDR Ken App, CDR Hans Sachse, LCDR Dolly Cherrington, COL Irv Lindley, Mike Pace (Guest of), CAPT Bruce LaLonde, & Alice Ftisar



Above, Lto R: Heather & CDR Scott Dickinson, LT Joyce Johnson and Patricia Peek (Guest). **Right:** MAJ Stephen & Kay Watkins
Below: Donna & CDR Ken App



Below: (L to R) CAPT Rick Titi, Patricia Titi, Daughter, Chelsea



Left (L to R): LCDR Bob & Nell Wall, Brenda Hostetler



Below (L to R): Colonel Hennadiy Kovalenko, Ukrainian Air Force, Cindy Brewer, CAPT Bob Brewer



Left: COL Hal Hostetler sings a duet with the Tidewater Concert Band in background



Left (L to R): USMCJROTC Cadets from Churchland HS, CO Cadet 2nd Lt Aodahn Highstreet, Cadet Gunnery SGT Julie Dalton, XO Cadet 2nd Lt Jacob Underwood, Collecting Toy for Tots



Right: Colonel Hennadiy Kovalenko, Ukrainian Air Force, presenting COL Hal Hostetler with a Ukrainian AF Coffee Mug



PROGRAMS

January 12th 2023 **Installation of New Officers-** VCOC President, CDR Linc Smith USNR (Ret)
February 9th, March 9th, April 13th, May 11th, & June 8th, 2023 **TBD**



Submitted by:
COL Hal Hostetler, USA (Ret)

CHAPLAIN'S CORNER

As we enter The New Year, I am reminded of an old Methodist Church Hymn with lyrics by Jill Jackson and melody by Sy Miller for a summer religious group in 1955. Since then, it has been passed around to multiple groups: religious, nonreligious, political, and nonpolitical around the entire globe. The message and song of old may be even more appropriate for our trouble world today-- if only we would listen or perhaps better-- sing this simple hymn to each other.

**Let there be peace on earth,
And let it begin with me,
Let there be peace on earth,
The peace that was meant to be.**

**With God our creator,
Family all are we,
Let us walk with each other
In perfect harmony.**



Submitted by
**CAPT Bob Brewer,
USN (Ret)
Chaplin**



**CDR Ken App, USN (Ret)
Salute Editor**

Happy New Year
THAT'S A WRAP FOR JANUARY 2023

Please fill out the form below if any contact information has changed and submit to Sherry Ferki or Ken App.

PACMOAA MEMBERSHIP/RENEWAL FORM 2023

FULL NAME: _____ NICKNAME: _____

GRADE/RANK: _____ SERVICE: _____ BIRTH DATE: _____

STATUS: Active Retired Former Surviving Spouse

MAILING ADDRESS: _____

EMAIL ADDRESS: _____

HOME PHONE: _____ CELL PHONE: _____

MOAA Membership No.: _____ (From MOAA card or Military Officer Mailing Label)

Spouse's Name: _____ Spouse's Nickname: _____

Are you willing to serve as board member or on a committee? () Yes () No

<u>Please circle payment plan you select:</u>	Discount	15%	20%
			<u>Best Value</u>
Membership Category	1 Year	2 Year	3Year
Retired/Active/Vet Regular (Voting Member)	\$25.00	\$42.50	\$60.00
Surviving Spouse (Voting Member)	\$20.00	\$34.00	\$48.00
Active Duty (Non-Voting Member)	\$5.00	\$8.50	\$12.00

Mail payment to: PACMOAA at PACMOAA, PO Box 5353 in Portsmouth, VA 23703

Or pay via PayPal:

From the PayPal Account Overview page, click the Send button. If prompted for whether the money will be sent to a business or friend, enter "friend". Type PACMOAATreasurer@gmail.com in the block where it says "name, @username, email, or mobile" and click "next". Enter the amount to transmit and add "For PACMOAA Dues" in the note section and click "continue". Review the information, including the bank account or credit card you want the funds to come from. Press "Send payment now" when everything looks correct.

DATE: _____ SIGNATURE: _____