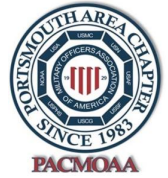




# The Salute Online



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 XXXXIII Issue II

LEARN MORE AT [PACMOAA.ORG](http://PACMOAA.ORG)

FEBRUARY 2024

**The Mission:** PACMOAA supports the Military Community through legislative advocacy, mentoring youth, and community involvement.

## FROM THE PRESIDENT'S DESK



Aweigh...Bruce

Bruce LaLonde CPA  
CAPT USN (Ret) 757-241-3026

**Right:** CAPT Bruce LaLonde, USN (Ret), Presenting Col Diana Kupchella, USAF (Ret) both a Certificate of Appreciation & *the Famous PACMOAA MUG* (see p. 15).

### *PACMOAA Family:*

Our first meeting for 2024 started with the installation of our new officers, who were graciously introduced to us by our new VCOC President, Col Diana Kupchella, USAF (Ret) **This was her first function as VCOC President**, and it was an honor to have her attend.

The February dinner will welcome back Dr. Darlene Washington, Executive Director for the Portsmouth Volunteers for the homeless, to tell us her plans for this year and how we can continue our commitment to those in need.

Regretfully, I will be out of town, but my thoughts and support for PACMOAA remains steadfast. Happy Valentine's Day and Anchors



**Below: The 2024 Leadership Team: From Left:** COL Irv Lindley, USA; CAPT Bob Brewer, USN; Mrs. Mary Snyder, SS; COL Hal Hostetler, USA; **VCOC President**, Col Diana Kupchella USAF; CAPT Bruce LaLonde USN; CAPT Valerie Parker, USN, CDR Hans Sachse, USN; CDR Ken App, USN; MAJ Sherry Ferki, USA; and CDR Scott Dickenson, USN.



VETERAN CRISIS HOTLINE Dial 988 then press 1

**PACMOAA  
LEADERSHIP**

Please see Leadership Pulldown



**CHAPTER NEWS**

**FEBRUARY**

**BLACK HISTORY MONTH**

- 01 National Freedom Day
- 02 Army Nurse Corps Established 1901
- 02 [Ground Hog Day](#)
- 04 [USO Birthday \(1941\)](#)
- 08 **PACMOAA Dinner Meeting** – Dr. Darlene Washington, PVH Director
- 11 Super Bowl Sunday LVIII (58)
- 13 Women Marines Birthday
- 13 [National Salute to Veteran Patients](#) Week of February 12
- 14 [Valentine's Day](#) Ash Wednesday
- 19 US Coast Guard Reserves Birthday (1941)
- 19 [Presidents' Day](#) third Monday in February
- 23 [MOAA Birthday \(1929\)](#) 95<sup>th</sup> Anniversary
- 27 Battle of The Java Sea 1942
- 29 Leap Day

**HAPPY FEBRUARY BIRTHDAYS**

**Dena Cain Traci Green Gordon Iams  
Frank LaBrecque Bob Parker  
James Rodney Lynn Terry**

**The February Dinner Meeting**

will be held on **Thursday, February 8<sup>th</sup>** at Roger Brown's Banquet Room,  
316 High Street, Portsmouth (757) 399-5377

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

***Buffett Menu***

*Garden Salad With Assorted Dressing*

*Homemade Meatloaf*

*Southern Fried Catfish*

*Garlic Mashed Potatoes*

*Sauteed Vegetables*

*Apple Cobbler*

*Cornbread And Honey butter*

*Need Tea, Water And Coffee Station*

**Cost is \$25** (includes gratuity & tax). Cash bar available. Please make your reservation no later than **Sunday, February 4<sup>th</sup>** with Sherry Ferki at 757-922-7030 or by email at [navmedarmynurse@gmail.com](mailto:navmedarmynurse@gmail.com)

**A RESERVATION MADE IS A RESERVATION PAID**



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## GUEST SPEAKER



**Darlene Sparks Washington, D.P.M.** is an accomplished and visionary non-profit industry leader currently serving as Executive Director for Portsmouth Volunteers for the Homeless, Inc. (PVH). She will update PACMOAA on the current status of PVH and their many accomplishments, especially since the Pandemic began.

Inspiring individuals to achieve their greatest potential is her passion and she's had the privilege of serving that goal throughout her career. From community-based education and training to coaching individuals in their job search efforts, Dr. Washington has been able to develop and facilitate programs that inspire others to build personal and professional resilience and create better outcomes for their lives.

During her almost 20 years of service at the American Red Cross, one of the nation's largest non-profit, international humanitarian organizations, Washington was groomed as a forward-thinking leader, seasoned manager and proficient administrator, directing national and community-level efforts, managing multi-million-dollar budgets and supporting a customer service delivery base of up to 1000 field units. She led programs in the areas of CPR, First Aid, HIV/AIDS Education & Prevention, Emergency and Terrorism Preparedness.

Dr. Washington's current assignment is as the Executive Director of Portsmouth Volunteers for the Homeless, Inc., a local non-profit, whose mission is to help individuals experiencing homelessness re-build their lives to gain self-sufficiency. Launching the platform "*changing the paradigm of our perceptions about homelessness*," Dr. Washington has convened community partnerships to offer direct and support services for individuals experiencing homelessness. While Dr. Washington leads this amazing work, she believes the work has helped save her life!

She has been acknowledged as an American Red Cross Diversity Champion and the recipient of Church Women United's 2017 Human Rights Award. Dr. Washington's work was acknowledged in 2020 among honorees at the Church in Community Action (CCIA) Martin Luther King Jr., "Legends & Leaders" Breakfast. Portsmouth Volunteers for the Homeless, Inc., was acknowledged with the Baptist General Convention of Virginia, 2019 Community Service award under her leadership. Dr. Washington was recognized by Calvary Evangelical Baptist Church as "An Everyday Hero" for her efforts in sheltering the city's homeless citizens through the COVID-19 pandemic.

Dr. Washington received her undergraduate degree in Biology, pre-med from Hampton Institute (University) and received her doctorate in Podiatric Medicine from the New York College of Podiatric Medicine. In 2023, she was also bestowed an Honorary Doctor of Divinity degree from Providence Bible College and Theological Seminary (VA).

Dr. Washington serves as Co-Chair for the Portsmouth Homeless Action Consortium. She is an appointed member of the Portsmouth Behavioral Healthcare Service Advisory Council and also serves on the Portsmouth Community Criminal Justice Board.

The distinctive signature of Dr. Washington's entire professional career has been leadership through service. She is known as a leader people want to follow.

## MEMBERSHIP

**WELCOME ABOARD**

**Dena Cain, Surviving Spouse from Chesapeake**



As mentioned last month, PACMOAA ended 2023 with 68 members and already has added 1 new member this year! **Word of mouth** is truly the most effective recruiting tool we have. In addition to veterans' activities, I have had conversations in carwashes, Dr offices, and grocery stores about the importance of all veterans belonging to a Veterans Service Organization (VSO). If appropriate, I also talk to them about MOAA and PACMOAA. I keep membership brochures in my car as well as my business cards as PACMOAA membership Chair. I will bring extra brochures and cards to all meetings and will be happy to mail you some if that would be helpful. Thank you for any assistance you can provide in helping to increase our members so we can accomplish the

PACMOAA Goals of Membership, Legislative Advocacy, and Community Activities/Service!

You can pay your dues in-person, by mail, or online. Dues should be mailed to PACMOAA, P.O. Box 5353, Portsmouth, VA 23703. Many members made a multiyear year payment for dues in 2021 or later. Members that paid for 3 years in 2021 will need to renew this year. Remember, **multiyear payments give you a discount.** See attached dues renewal form at the end of the newsletter for details. Almost 25% of members still have a year or 2 paid from their multiyear dues payment or are life members of PACMOAA. 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(See last page for Renewal).

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.

**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](mailto: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.

**NOTE:** Recently, several members mentioned to me that they had just paid their dues to MOAA, so they wondered why they had to pay again when I mentioned dues. MOAA and PACMOAA dues are **separate expenses.** PACMOAA members can pay for 1, 2, or 3 years at a time. MOAA Life Members pay their dues one time or in 10 monthly payments and Premium members can opt to pay for 1, 2, or 3 years just like PACMOAA members.

## PERSONAL AFFAIRS/ SURVIVING SPOUSE

### PERSONAL AFFAIRS FEBRUARY 2024

The past 2 years have been very difficult for the PACMOAA family and the PACMOAA Leadership Team with the loss of 9 PACMOAA members. Two were Charter Members that were actively involved in leadership positions for many years, three others were members for over 30 years and two of them were Leadership Team members for most of that timeframe, as well as 2 members that joined in the past 12 – 15 years and were also actively involved in leadership positions for most their time as members! Thus, much of the living knowledge of our history is gone.

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As the Personal Affairs Committee Chair and only member, I try to keep up with members, especially if I know they are ill or are having long-term problems. I need help to be more useful to our members. Last year, as several of our long-term members suffered health issues and were in rehab, I was able to keep the membership updated on their status and location so members could call and/or visit them. Sadly, I was not aware that several members were very ill and in one case that a member had died several months before. I certainly do not want to intrude but if I can be of assistance in such times, please reach out or if you know one of our members wants company and would like the membership to know that, please notify me.



To the far left is CAPT Bob Parker, USNR (Ret), who was an active member in PACMOAA for 34 years until he was relocated to Northern VA due to health issues. He was the PACTROA President from Jan 2001 to Jan 2003 and talked me into running for the Presidency in 2002. He also served as the VCOC Rep, on the Board of Directors several times, and on the Scholarship Committee for many years. Bob has been having more mobility issues but still keeps up with PACMOAA via the newsletter and phone calls and misses his friends here. He would enjoy receiving cards from members. His mailing address is 3450 Gallows Road in Annandale, VA 22003.



Per the PACMOAA Bylaws:” The Personal Affairs Officer will contact the family after the death of a member, provide assistance as needed, and notify MOAA of death of a member.” If a deceased member was a Life MOAA member, their membership transfers to the spouse as a Life member. If the deceased member was a Premium MOAA member, their membership transfers to the spouse for the remainder of the time the membership was paid for.

Submitted by Sherry D. Ferki, MAJ, USA (Ret), PACMOAA and VCOC Surviving Spouse Liaison

## Surviving Spouse Corner: Protect and Save Your Vital Information

By: Renée Brunelle

January 02, 2024

<https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/member-spotlight/surviving-spouse-corner-protect-and-save-your-vital-information/>

When is it ever the right time to get your important documents and information in order? Most of us think about it after someone we care for has had an incident and/or has passed away. Additionally, events such as hurricanes, fires, floods, tornadoes, and even burglary can make the actual paperwork unusable.

But through MOAA partner [Everplans](#), members have access to a platform allowing cloud-based storage of important documents and information. With controlled access to each area, we are able to share details — at a minimum, to begin the discussion about what we prefer for our health care and our final arrangements.

[LEARN MORE: [MOAA.org/Everplans](https://www.moaa.org/everplans) | [Effective Estate Planning Webinar \(Jan. 10\)](#)]

Personally, I signed up for Everplans Premium, which offers nine categories of information:

- **Personal Info and IDs:** This is where copies of identification — including driver’s license, Social Security card, passport, and military IDs — can go. It also offers a space for vital documents, such as a marriage license.
- **Digital:** This is quite an extensive category. It includes password management, devices, travel and transportation, ticketing, email, social media, and shopping, to name a few. Here, you can also add your username or password to any of your accounts, and note whether the account has a fee and is on auto pay.
- **Home and Property:** You can add information about your primary and secondary residences, RV, boat,

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etc.

- **Financial:** This is another extensive area for accountant information, banking accounts, investments, loans, tax returns, and insurance information for both life and disability. This would be the best place for VA benefits, as well.
- **Legal:** Here, you will find spaces to enter attorney contact information. You can scan and upload your will, power of attorney, health care surrogate, and other advance directives. When away from home, this could be one of the most useful features to be able to easily access the digital version of these documents.
- **Health:** Enter information about your primary and specialty doctors, allergies, vaccination records, medication list, medical devices, even a listing of medical conditions.
- **Family and Loved Ones:** You are able to list the contact information for important people in your life, and especially important pet information. (For example, I have a credit card on file at my veterinarian's office in case I am out of town and there is an emergency, so this is a great place to make note of something like that as well as include other vital information.)
- **Aging:** One of the wonderful subcategories is "eldercare living preferences" where you can specify whether you are OK in a shared (roommate) space, your care providers, your eldercare finances, and your long-term care insurance details.
- **After I'm Gone:** You can write a letter to a loved one, state your preferences for final arrangements (cremation versus burial, for example), provide notes for your obituary, and save family recipes, family photos, and more. There is even a tab to discuss the genealogy of your family.

It is never too late to start sharing important information with trusted loved ones. All MOAA members can save on Everplans Premium, with discounts based on membership level and beginning at 30% off the annual fee for Basic members. Visit [MOAA.org/Everplans](https://www.moaa.org/Everplans) to find out more.

**MOAA's Surviving Spouse Corner:** Hear from members of our Surviving Spouse Advisory Council and others on issues that affect you. Updated monthly.

## MINUTES FROM SURVIVING SPOUSE VIRTUAL CHAPTER MEETING

16 JANUARY 2024

**Lt. Gen. Brian Kelly, USAF (Ret), MOAA President and Chief Executive Officer** gave an overview of what a great 1<sup>st</sup> year he had at MOAA. From a big picture perspective, we are in a strong position financially and from a membership standpoint as well as from a respect standpoint in D.C.! He reviewed several areas of strong focus this year including finding a new revenue stream. Insurance is no longer the resource it was in the past. This is the downside of MOAA helping to implement TRICARE for Life. Another focus is transitioning to a new membership committee module. He reviewed the MOAA Scholarship Fund and Foundation.

In terms of Surviving Spouses, he noted that they comprise 12 ½ % of MOAA members and they need more education, support, and understanding. There will be more visibility in the MOAA magazine (**Note:** There rarely has been any information in the MOAA Magazine about Surviving Spouses) and a Survivors Guide is being worked on. Gen. Kelly noted that even though MOAA has transitioned from the term auxiliary member to surviving spouses, MOAA board members are finding on chapter visits, that the term auxiliary member is still used in some chapters! Thus, the need for education. MOAA is working with Kathy Thorp, CAPT, USN (Ret.) on Health Care Committee of BOD and Investment Committee, and others per advocacy for the Surviving Spouse community.

**IT IS IMPORTANT FOR MOAA MEMBERS** to make sure their spouse is listed on their profile. You can call 1-800-234-6622 or go to <https://www.moaa.org/content/topic-and-landing-pages/i-am-a-spouse/> . This page includes a section to [Create Your Spouse Account](#) or [Members: Update Your Profile Here](#). MOAA is trying to

update their database but needs our assistance. Members updating their profile helps as does all MOAA members sharing information. MOAA shares information with members and members share with MOAA to keep the MOAA database as current as possible.

During the Q & A session, I asked about many of the updated versions of MOAA publications being only available online. Many of the surviving spouses in local chapters do not use the internet. MOAA is trying to balance the cost of printing and online.

**Jennifer Goodale, MOAA Director of Military Family and Survivor Policy**, who is a Marine Corps veteran and spouse of an active duty Marine, gave an overview of Advocacy in Action since 2021 and stated the topics for 2024 had not been voted on yet. She noted that the training will be on the website via video as well as in person on 16 April. Hill Day will be 17 April. There will be a virtual component included during the summer recess. Bills directly related to surviving spouses that she addressed include:

*Caring for Survivors Act of 2023* - Bipartisan legislation in the House and Senate (H.R. 1083/S. 414) would align Dependency and Indemnity Compensation (DIC) payments with other federal survivor benefits. *HR 1083* had 65 cosponsors (now has 72 but none from VA). *S 414* had 21 cosponsors (now has 22 but none from VA). **Note:** Edie Smith is leading a Facebook group that is advocating for passage of this bill – DIC Surviving Spouse /DIC Increase Advocacy. Contact me if you would like more information about this group.

*Love Lives On Act* - To secure the right for surviving military spouses to remarry at any age and retain their benefits. Currently only retain benefits if marry after age 55. *HR 3651* had 37 cosponsors and *S 1266* had 27 cosponsors. Neither has changed nor had any cosponsors from VA.

*Respect for Grieving Families Act* – Will prevent DFAS from immediately recouping the final month of retirement benefits upon the passing of a retired servicemember. *HR3232* had 16 cosponsors and *S 1588* had 2 cosponsors. The number of cosponsors has not changed for either bill and neither had any from VA.

Several members had questions that Jen was going to research and then get back with the group about the response. There will be a social get together next month and a program in March. I will keep you updated. The Surviving Spouse Virtual Chapter also has a book club if anyone is interested.

Submitted by Sherry Ferki, MAJ, USA (Ret) PACMOAA and VCOC Surviving Spouse Liaison  
Contact me at [navmedarmynurse@gmail.com](mailto:navmedarmynurse@gmail.com) or via phone 757-922-7030



**Left:** Col Diana Kupchella Swearing in Officers for the next two years. **Above from left:** COL Hal Hostetler, USA (Ret), MAJ Sherry Ferki, USA (Ret), CAPT Valerie Parker, USN (Ret), CDR Scott Dickinson, USN (Ret), and COL Irv Lindley, USA (Ret).

## MOAA & LEGISLATIVE

### MOAA STATE LEGISLATIVE FORUM

16 JANUARY 2024

The agenda this session included how several states - Rhode Island and Virginia -exempted military pensions from their state income tax. Monti Zimmerman, USA (Ret) gave a great presentation on the process in Virginia along with the current status. Monti also reviewed the 2023 JLC Initiatives wins and the 2024 JLC Initiatives.

Another topic was Single Payer Health Care being proposed in California that was presented by LCDR Jeff

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Breiten. This initiative is supported by the California Nurses Association which is a union as well as several California entities. California needs to develop a state-run health care system that all agree would cost \$400 billion today. California would need to raise \$200 billion and ask the federal government to provide \$200 billion. This would come from the general Medicare/Medicaid pool of money and thus decrease what is available for the other 49 states!! One of the concerns with this is how it would impact the military. Part of the discussion is possibly a 15% payroll tax on all businesses and a personal health care tax based on an individual's income tax on all residents of California. Veterans' organizations are concerned that disabled veterans receiving health care at a VA Medical Facility may be subject to a health care tax based on their disabled veteran's income. Active-duty military families stationed at military installations in California could find themselves paying a state-imposed health care tax and Tricare benefits reduced.

“CALMOAA will also solicit the support of MOAA at the national level to lobby the United States Secretary of Human & Health, Xavier Becerra and Congressional leaders not to support California's request for a 1332 Waiver, unless the proposal contains language to exempt the above groups” from PowerPoint presentation. Several comments made by the speaker echoed his concern that this could impact recruitment and retention with the large number of active duty and retirees in California. The speaker spent his whole military career in California. Another concern was that what occurs in California can spread to other states, so we all need to keep an eye on this issue. I can provide a copy of the slides from this presentation if anyone is interested.

Submitted by Sherry Ferki, MAJ, USA (Ret)

## **SOME ACTIVE MOAA LEGISLATIVE CAMPAIGNS**

February 2024

**As of 29 January, some of the issues that are active under the MOAA Active Campaigns at <https://moaa.quorum.us/> follow:**

**Ask Your Lawmakers to Avoid a Government Shut and Finish the Appropriations Process** <https://moaa.quorum.us/campaign/50794/>

**Urge Your Elected Officials to Pay Servicemembers During a Government Shutdown** <https://moaa.quorum.us/campaign/51274/>

**Protect Veterans from claims Sharts (same as a 2024 JLC Initiative)** <https://moaa.quorum.us/campaign/42998/>

**Urge Your Lawmakers to Pay Full Housing Costs for Servicemembers (One of the 2023 Advocacy in Action Priorities)** <https://moaa.quorum.us/campaign/46553/>

**Ask Your Member of Congress to Ensure the Coast Guard is Paid During a Government Shutdown.** <https://moaa.quorum.us/campaign/47984/>

**You can also check on the status of MOAA Supported Legislation at <https://moaa.quorum.us/bills>.**

For example: HR 5641: Pay Our Troops Act, was introduced by Rep Jen Kiggans On 9/21/23 and currently has 117 cosponsors. This bill includes language to ensure the Coast Guard is paid but does not include the US Public Health Service (USPHS or PHS) or the National Oceanic and Atmospheric Administration (NOAA).

MOAA's 2024 Legislative Priorities – **The MOAA Advocacy Update podcasts** can be accessed at <https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/advocacy/moaas-legislative-priorities-118th-Congress/>

If you cannot access the MOAA website to contact your legislators, you can contact them directly.

### **Senator Tim Kaine**

D.C. Office at 231 Russell Senate Office Building in Washington, D.C. 20510

Phone 202- 224-4024

Richmond Office at 919 East Main Street Suite 970 in Richmond, VA 23219

Phone: 804-771-2221

### **Senator Mark Warner**



D.C. Office at 703 Hart Senate Office Building in Washington, DC 20510

Phone: 202-224-2023

Norfolk Office at 101 W. Main Street Suite 7771 in Norfolk, VA 23510

Phone: 757-441-3079

### **Rep. Jen Kiggans represents the 2<sup>nd</sup> District**

DC Office at 1037 Longworth House Office Building in Washington, DC 20515

Phone: 202-4215

Virginia Beach Office at 283 Constitution Drive in Virginia Beach, VA 23462

Phone: 757-364-7650

Suffolk Office at 130 S. Saratoga Street in Suffolk, VA 23434 (limited hours so call before going to this office)

Phone: 757-942-6050

### **Rep Bobby Scott represents the 3<sup>rd</sup> District**

DC Office at 2328 Rayburn House Office Building in Washington, DC 20515

Phone: 202-225-8351

Newport News Office at 2600 Washington Ave, Suite 1010 in Newport News, VA 23607

Phone: 757-380-1000

**Note:** If you want more information about the bill before contacting your legislator, contact me.

**Reminder: MOAA is going to STOP including postcards in the MOAA magazine for members to mail to their legislators,** so calling their office or mailing a letter is important if you cannot send the letters via the MOAA website's Legislative Action Center at <https://moaa.quorum.us/>.

Thank you all for all the contacts you've made with your legislators over the past year and this month!!

Submitted by Sherry Ferki, MAJ, USA (Ret) Contact via email at [navmedarmynurse@gmail.com](mailto:navmedarmynurse@gmail.com) or phone: 757-922-7030

## **INTERESTING CONTRASTS IN INFORMATION PER ACCESS TO MILITARY HEALTHCARE**

Excerpts from MOAA article by Karen Ruedisueli on 22 January 2024 "What the FY 2024 NDAA Means for Your TRICARE Benefit <https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/advocacy/what-the-fy-2024-ndaa-means-for-your-tricare-benefit/> :

### **Medical Billet Cuts and Military Treatment Facility Restructuring**

Congress continued oversight of military health system (MHS) reforms with Senate report language requiring two evaluations of military treatment facility (MTF) staffing – this following a sustained increase in complaints about access to care and MTF staffing levels.

The conference report also noted provisions in the FY 2023 NDAA halted medical billet cuts and MTF restructuring.

A GAO report will evaluate:

- The military departments' policies and procedures for assigning active duty medical personnel to MTFs and ensuring their availability to meet staffing requirements.
- Historical and projected active duty medical workforce staffing trends at the MTFs in terms of assigned staff relative to the number of authorized positions.
- The extent to which DoD has identified and assessed factors that affect the availability of military medical workforces to deliver care at MTFs.
- Oversight of military medical staffing at MTFs.

DoD is also required to brief the congressional Armed Services Committees on the number and percentage of military medical personnel assigned to MTFs under the operational control of Defense Health Agency (DHA), along with an explanation for personnel not assigned to MTFs; and the DHA management structure to ensure unity of effort in the operation of MTFs.

Excerpts from “Military Health System Stabilization: Rebuilding Health Care Access is ‘Critical to the Wellbeing of our Patients’ “ 1/25/24 [Military Health System Stabilization: Rebuilding Health Care Access is ‘Critical to the Wellbeing of our Patients’ | Health.mil](#)

The Department of Defense is on a mission to get the right people into the right military hospital or clinic at the right time— both medical staff and patients.

On Dec. 6, 2023, the Deputy Secretary of Defense signed a memo directing the stabilization of the Military Health System. The memo requires that the **MHS add capacity to reattract patients and beneficiaries, improve access to care in military hospitals and clinics, and increase opportunities to sustain military clinical readiness for medical forces.**

There is a clear need to stabilize the MHS. The realignment of medical personnel, coupled with a volatile health care economy in the past three years, created challenges to care for beneficiaries and affected the ability to efficiently generate and sustain medically ready and ready medical forces.

“Coming out of COVID-19, there were capacity constraints across all health systems in both the United States and peer nations,” said Dr. David J. Smith, the deputy assistant secretary of Defense for Health Readiness Policy and Oversight, who is leading a task force charged with implementing the memo’s directives. “Health-seeking behaviors changed as well as the demands on the war fighters and readiness ... health systems worldwide could not keep up.”

Aligning with the recently released [MHS Strategyopens Health.mil publication](#) for fiscal years 2024 through 2029, the memo primarily addresses the need for the MHS to continue providing medically ready forces and ready medical forces while **simultaneously delivering quality care to beneficiaries.** Doing so effectively, “requires a stable, predictable workforce sufficiently staffed, trained, and routinely available to provide health care to our beneficiaries,” as stated in the memo.

“A big piece of this memo was about providing that stability: creating more stability for our staff so that they can provide more stability for our patients,” said Smith. “This leads to better access to care and more clinical capabilities.”

Submitted by Sherry Ferki, MAJ, USA (Ret)

NEWS | Jan. 23, 2024

## 4 Reminders About Getting Care With TRICARE For Life

By TRICARE Communications

FALLS CHURCH, Va. – Whether you’re new to [TRICARE For Life](#) (TFL) or you’ve had it for years, you may have questions about getting care with TFL.

TFL is Medicare-wraparound coverage for military retirees and their family members who are TRICARE-eligible and have [Medicare Part A and Part B](#). Medicare is your primary health coverage when you have TFL.

This means that Medicare pays first on a health care claim,” said Anne Breslin, TRICARE For Life program manager. “TRICARE pays second, or last if you have other health insurance.”

Knowing how Medicare coverage works can help you avoid unexpected costs. Read on to learn tips for getting care with Medicare.

### 1. Know where you can use Medicare

Medicare provides coverage in the U.S. and U.S. territories. It also covers health care services you get on ships in U.S. territorial waters.

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Medicare doesn't cover care in all other overseas locations. TFL is your primary health coverage in these locations, unless you have [other health insurance](#) (OHI). Remember, if you're eligible for Medicare, you must have Medicare Part A and Part B to have TFL. This is regardless of your age or if you live overseas.

Are you eligible for both TFL and U.S. Department of Veterans Affairs (VA) benefits? If you need health care unrelated to your military service, you should see a civilian Medicare provider. That's because VA providers can't bill Medicare. If you see a VA provider to get care not related to a service-connected injury or illness:

- You may have significant out-of-pocket costs.
- By law, TRICARE can only pay up to 20% of the TRICARE-allowable amount.

## 2. Know your provider options and their costs

Most TFL beneficiaries get care from civilian Medicare providers. The [TRICARE For Life Handbook](#) describes the three types of [civilian providers](#) you can see in the U.S. and U.S. territories:

- **Medicare participating providers** agree to accept the Medicare-approved amount as payment in full.
- **Medicare non-participating providers** don't accept the Medicare-approved amount as payment in full. These providers may charge up to 15% above the Medicare-approved amount. TRICARE covers this extra cost.
- **Opt-out providers** don't participate with Medicare and can't bill Medicare. Medicare won't pay for care you get from these providers. TFL will pay up to 20% of the TRICARE-allowable charge for TRICARE covered services. You'll be responsible for all other costs.

The [Medicare Provider Directory](#) can help you find providers and hospitals that take Medicare. Before you get care, call your provider to confirm they take Medicare.

You can also get care at a [military hospital or clinic](#), if space is available.

Overseas, you can use any TRICARE-authorized [civilian provider](#). In the Philippines, you must see a [certified provider](#).

## 3. Know what Medicare and TRICARE cover

Medicare and TRICARE cover many of the same health care services. However, some services may be covered only by Medicare, only by TRICARE, or by neither.

Before you get care, see [what Medicare covers](#) and [what TRICARE covers](#). Generally, you'll have lower out-of-pocket costs when you follow Medicare's rules for getting care.

See the [TRICARE For Life Cost Matrix](#) to learn how Medicare and TRICARE coordinate benefits to limit your out-of-pocket expenses.

## 4. Know how Medicare Advantage Plans work

“[Medicare Part C](#)” refers to Medicare Advantage Plans. Private companies contract with Medicare to offer these plans. Coverage includes Medicare Part A and Part B.

You don't need Medicare Part C to have TFL coverage. But if you choose to sign up for a Medicare Advantage Plan, keep the following in mind:

- You must get all nonemergency health care from that plan's provider network.
- Your plan may require pre-authorization for health care services.
- You may pay a monthly premium in addition to your Medicare Part B premium.
- You may have copayments at the time of service. You may need to file paper claims with the TFL

contractor, [Wisconsin Physicians Service](#) (WPS), to be reimbursed for these copayments.

What if you sign up for a Medicare Advantage Plan and later decide you'd rather use [Original Medicare](#)? Because you have TFL, you may disenroll from a Medicare Advantage Plan at any time. You can call Medicare or your Medicare Advantage Plan or to request disenrollment. You'll automatically be back in Original Medicare.

Do you still have questions about your TFL coverage? For care in the U.S. and U.S. territories, call WPS at 866-773-0404. You can also call WPS to request a copy of the [TRICARE For Life Handbook](#). If you're traveling or living overseas, call your TRICARE Overseas [regional call center](#).

Submitted by Ken App, CDR, USN (Ret)

## VCOC & JLC

### ABBREVIATED VCOC MINUTES FROM JANUARY 18<sup>TH</sup>, 2024 VIRTUAL VCOC MEETING

The meeting commenced at 3:08 PM. Eleven Chapters were present, and a Quorum achieved

#### President's Report

**Col Diana Kupchella**, (USAF) (Ret) welcomed everyone. VCOC meeting dates for 2024: 10 April; 11 July; 24 October – 3:00-5:00 PM **All meeting are proposed to be virtual**. Vacant positions, First VP, Secretary, and Chaplain. MAJ Sherry Ferki, USA (Ret) agreed to take the second quarter meeting minutes. Chapters should ask for help on the Council. Levels of Excellence submissions are due February 16, 2024.

#### Treasurer's Report

**MAJ Sherry Ferki**, USA (Ret) provided budget update. Documents were provided to every Chapter.

- a. 2024 VCOC Budget
- b. Budget Guidelines update
- c. Pending Chapter Dues 90 cents per member and 50 cents per surviving spouse (a ten-cent increase for each category). Motion by COL Monti Zimmerman, USA (Ret), CDR USN (Ret) Kenneth App seconded. Approved.
- d. MOAA Community Sponsorship/Outreach Grant Submission Council Flag and Banner replacement. State-wide event.

#### Standing Committee Reports

##### Communications and Public Affairs

\* Col Diana Kupchella, (USAF) (Ret) discussed Network Solutions support. We have a POC. CDR Link Smith, USN (Ret) had established a Zoom Account but it cannot be transferred. We will cancel his account and create a new account under Col Diana Kupchella (USAF) (Ret), Finally, "The Crier"(VCOC Newsletter) will only have a future with a new First VP.

**Legislative Chair: Please see PACMOAA Legislative Chair Below**

**Surviving Spouse** , MAJ Sherry Ferki USA (Ret)

**Life membership transfers to surviving spouse.** Make sure your spouse's name is in your profile as members so that the surviving spouse can continue to maintain their MOAA membership.

**Include Surviving Spouse Corner** in Chapter Newsletters

#### New Business

\* **Quarterly Reports, do they need to quarterly?** A proposal to move to bi-annually. It could be reduced in totality to make it a membership report focused. **It will be reduced to a bi-annual report for June 30<sup>th</sup> due July 7<sup>th</sup> and December 31<sup>st</sup> report would be due January 7<sup>th</sup>.** CDR John Prevar USN (Ret) and Treasurer MAJ Sherry Ferki, USA (Ret) will create the new version.

CDR USN (Ret) Kenneth App made a motion to adjourn, CAPT Mark Rich, USN (Ret) seconded. The meeting was adjourned by Col Diana Kupchella, USAF (Ret) at 5:06 pm.

Submitted by CDR Ken App USN (Ret)

**PACMOAA Legislative Chair** The following report was given by the Legislative Chair, Col. Monti Zimmerman, USA (Ret):

- Legislative activity has been very robust on the state level. The JLC Day on the Hill was held on January 17. Monti was able to speak to 15 plus legislators about the JLC Initiatives.

The Council provides advice and assistance to the Governor, General Assembly, and the Department of Veterans Services on matters of concern to the veterans' community and provides a conduit of information to and from the veterans' service organizations on policy and legislation, pending and enacted, as well as information on existing services.

- The Join Leadership Council (JLC) Initiatives for each year are agreed upon by the member organizations so each group speaks as a united voice. For a brief overview of this year's initiatives, they are as follows:

**A. JLC 2024-01 Expand Tax Relief for Surviving Spouses of Military Services Members “Killed in Action” to also include “Died on Active Duty”.**

**Objective:** To reform the Virginia state law, Tax Relief for Surviving Spouse of a Member of the Armed Forces “Killed in Action” through a Virginia constitutional Amendment to include died on active duty in the section that addresses surviving spouses of members of the armed forces killed in action.

**B. JLC 2024-02 Protect Veterans from Claim Shark and Unaccredited Companies**

**Objective:** That persons in Virginia filing claims for veteran benefits have notice of the opportunity to obtain no charge services from accredited veteran claims representatives and be protected from predatory actors. (Part of the MOAA Active Campaigns <https://moaa.quorum.us/campaign/42998/> )

**C. JLC 2024-03 Virginia National Guard Tuition Assistance Waiver**

**Objective:** To ensure Virginia's continued investment and commitment to the men and women of the Virginia National Guard by offering a tuition voucher for state schools in Virginia.

**D. JLC 2024-04 Enhanced Emergency Response Medical Protections**

**Objective:** To ensure Virginia's continued investment and commitment to the men and women of the Virginia National Guard by offering more robust protections for those service members injured during State Emergency Response operations.

**(Note:** Col. Zimmerman reported that the legislative language was not submitted by the deadline. Therefore, there will be no legislation on this topic at this time).

<https://www.dvs.virginia.gov/dvs/joint-leadship-council-veterans-service-organizations-2>

- Col. Zimmerman also reported on a separate MOAA and ROA initiative – the modification of the state income tax deduction for military retirees to include “uniformed service” US Public Health Service (USPHS) and National Oceanic and Atmospheric Administration (NOAA) retirees. The age restriction of 55 was removed for tax year 2024 and forward.
- The national legislative initiatives can be found by visiting the MOAA website. An Advocacy & Action event is planned for April 16 & 17 and members can participate on line.

***If you have not joined the MOAA Legislative Action Center, it is never too late.*** Please sign up to help support the initiatives. Your voice is important. To check on the status of MOAA supported legislation visit the following link: <https://moaa.quorum.us/bills>

If you need more information about any given legislation or how to contact your legislators, I am available to assist you.

Submitted by Mary L. Snyder, VCOC Legislative Representative  
757-630-6366

Please Memorize the VETERAN CRISIS HOTLINE **Dial 988 then press 1**

COMMUNITY

UPDATE FROM 2023 SCHOLARSHIP WINNER and REQUEST TO PLEASE DONATE TO PACMOAA SCHOLARSHIP FUND

Email 1/2/24



Happy New Year,

Just wanted to check in and update you so far on how my year is going. It's been challenging but very rewarding. I have been to my first field training exercises along with passing my Army PT test. I am really grateful for your support.

Sincerely,

Caroline Lewton

NOTE: Caroline attended Smithfield High School and held multiple leadership positions in the AJROTC there, including Company Commanding Officer, Executive Officer, and Rifle Team Captain. She is attending Virginia Tech now.



PLEASE consider donating to the PACMOAA Scholarship Fund!! Unlike MOAA's Scholarships, PACMOAA's scholarship is open to all high school seniors going into a ROTC program in college. MOAA's scholarships are restricted to military dependents!

Many members donate by including a donation with their membership renewal and/or by adding a donation when paying for dinner on meeting nights. Half of the 50/50 ticket proceeds

goes to the Scholarship Fund at each dinner meeting.

PROGRAMS

February 8th, 2024 - Dr. Darlene Washington, PVH Director

March 14, 2024 - TBA Possible Panel of Several Veteran's Service Organizations (VSOs)

April 11, 2024 - Suffolk Mayor, Mike Duman

May 9, 2024 - Possibly VS Officer Paul Phelps or "Unleashed Influence" by Frank Labrecque



Left: Heather and CDR Scott Dickinson, USN (Ret)

Left: COL Irv and Dottie Lindley, USA,(Ret)

Right: COL Bill and Karen Smith, USA (Ret)



Please Memorize the VETERAN CRISIS HOTLINE Dial 988 then press 1



**Above:** COL Hal and Brenda Hostetler, USA (Ret)

**Above Right:** CAPT Bruce LaLonde, USN (Ret), congratulating CAPT Roger Hirsh, on the NAVY PLATE Award.

**Left:** Mrs. Gladys Steorts, SS, working at the Check-in Table



**Left L to R:** LCDR Paul Stott, Dena Cain, Cindy & CAPT Bob Brewer



**Right:** Bruce Ferki and VCOC President Col Diana Kupchella, USAF (Ret)

**Left:** Presentation of the Famous PACMOAA Mug



**Left:** New members getting their membership Pins, LCDR Paul Stott, USN (Vet) left, and Mrs. Dena Cain (SS) center right, along with Membership Chair, MAJ Sherry Ferki, USA (Ret) center left, and right, CAPT Bruce LaLonde USN (Ret)

**CHAPLAIN'S CORNER**

Matthew Kelly one of my favorite authors heads a ministry in Erlanger KY where his mission to improve the life of others to become the best version of self by writing interactive books such as: Holy Moments, Life is Messy and The Rocking Chair Prophet just to name just a few of his many texts. A short quote from him I found in Franciscan Wisdom gives a glimpse of his life expectations which I believe is worthy of our reading.

“Giving thanks warms the soul  
And reminds us that life is an  
extraordinary privilege. Joy doesn't  
Come from having, but from  
appreciating what we have. You can  
possess all the treasures, pleasures,  
and blessings this world has to  
offer, but if you don't appreciate  
them they will never bring you and  
real satisfaction. Joy is the fruit of  
appreciation.”



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



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

**THAT'S A WRAP FOR FEBRUARY 2024**

**HAPPY VALENTINES  
DAY!**



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

**PACMOAA MEMBERSHIP/RENEWAL FORM 2024**

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

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

**Or pay via PayPal:**

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](mailto:PACMOAATreasurer@gmail.com) in the block where is 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: \_\_\_\_\_