



The Salute online



Monthly newsletter of the Portsmouth Area Chapter, an affiliate of the Military Officers Association of America, serving Portsmouth, Chesapeake, Suffolk, Smithfield and Franklin, Virginia, since 1983. Dinner meetings are held the Second Thursday of each month except July and August.

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FROM THE PRESIDENT'S DESK

I hope you have been doing well with all the weather changes from many bushes blooming to another bout of snow. That's weather in Hampton Roads! This is the beginning of a very busy time of year for PACMOAA with scholarship applications going out, starting to schedule members to attend the various JROTC award ceremonies in the area, and preparing for our 35th Anniversary Gala! If you've never been to a JROTC award ceremony, it is an inspiring event, seeing all the cadets in their uniforms and hearing about all their activities in JROTC, school and community events.

It is also rather reassuring as we too often hear negative feedback on the youth of today. If anyone is interested in participating, I will publish the list of award ceremonies in the May newsletter and you can attend with a Leadership team member. That is how I became involved.

I am excited about our 35th Anniversary Celebration. It's been so interesting and enjoyable going through newsletters, newspaper articles and pictures of all my PACMOAA friends over the years. I have been very active in PACMOAA for the past 15 years and remember many of the events in that period. I hope many of you can join us for this stroll through PACMOAA's history. I want to thank Lynn Terry and his wife Irene, Bob Steorts, Ken App and especially Gordon for their assistance in preparing for this event.

The TRICARE Benefits Briefing at the March meeting was very informative. Both Juanita Small, TRICARE Contact Representative, and Linda Watson, Manage Care Support Liaison with Humana Military at NMCP, attended. Linda spoke with members before and after the briefing about their individual concerns.

Juanita brought great packets that included a copy of her power point presentation as well as many fact sheets and brochures. I can obtain more packets for anyone interested that missed the presentation or email you a copy of the power point presentation. Just let me know. Juanita has a great presentation style and provided many helpful tidbits of information. TRICARE Standard is now TRICARE Select Option and has a fixed percentage for network providers. She reviewed TRICARE Select Options; Medicare eligibility; TRICARE for Life (TFL) eligibility as well as Medicare part A, B, C and D. A change in TFL is that participants have a lower priority for access-to-care at military treatment facilities (MTF). Of interest to many of us was that TFL/Medicare part A covers hospitalization and skilled nursing/rehab. Very detailed information per TFL and both parts of Medicare part A including costs and Medicare part B were reviewed and are in the power point handout. Dental coverage and the phasing out of the TRICARE retiree dental program at the end of 2018 and the beginning of the Federal Employee Dental and Vision Insurance Program (FEDVIP) was discussed. Scott Dickinson noted that he and his wife Heather are

HAPPY BIRTHDAY

Benjamin H Barnard
Alyous Bruce
June Leckrone
Robert M Pomeroy
Leslie Pomeroy Jr.
Kevin L Ray
James Stephan

(Continued on page 3) PRESIDENT'S DESK

Chapter Happenings

Apr Month of the Military Child **Apr 12 PACMOAA 35TH Dinner**
Apr 08 Reservation Deadline for **Apr 17 Tax Day**
35th Anniversary Dinner **Apr 28 Comedy Bootcamp**

[Click Here for
DIRECTORY](#)

APRIL MEETING

Our April dinner meeting will be held on Thursday the 12th at Hilton Garden Inn Harbour View. Social hour will begin at 1800 with dinner at 1900. The cost of the meal is \$30.00 including tax and gratuity.

SPECIAL DINNER MENU

Start with a Salad and variety dressings
Then Select Choice of ENTRÉE

1. Beef Tenderloin - Medium Temperature
OR

2. Fresh Flounder Stuffed with Chesapeake Bay Crabmeat & Old Bay Sauce

Both with Mashed potatoes, Green Bean Almandine, Dinner Rolls and Butter
Chef's choice for Desserts
Ice Tea, Coffee, Water

Please make your reservation **no later than Sunday 8 April** with Sherry —
DO NOT FORGET
TO STATE YOUR PREFERENCE OF ENTRÉE IN YOUR RESERVATION.
PLEASE REMEMBER THAT A RESERVATION MADE IS A RESERVATION PAID!

APRIL PROGRAM

PACMOAA'S 35TH ANNIVERSARY CELEBRATION

In addition to a special meal we will have a review of how we started, how we progressed to what we are today, and the people that made it all happen and who are still serving. This will be a jam packed program of slides and narrators. Charter Members Jack Lyons and Henry Boschen plan on attending. Past Presidents and Leadership Team members current and past will be available to comment on our transition from TROA to MOAA, awards earned by PACMOAA and PACMOAA leaders, other significant accomplishments like REVIMS, and speakers over the years.



We will have a great slide show with many pictures of PACTROA/PACMOAA members since we began in 1983 highlighting the achievements of the organization and members. There will also be a cake cutting ceremony and several tables set up with memorabilia.



(Continued on page 3)



Again, I hope to see many of you at our 35th Anniversary Celebration on 12 April. We're going to have a special dinner and cake cutting ceremony in addition to the power point presentation with lots of pictures of members throughout the years. Please continue to serve as you have been doing and remember our active duty troops here and overseas.[]

Thank you to PACMOAA members that have contributed so much over the years.

I hope you all enjoy this as much as we have in putting it together![]

(Continued from page 1) PRESIDENTS DESK

in that program and have been very pleased with it. Juanita mentioned that there are about 10 different eligible providers under FEDVIP and recommended reviewing them all carefully. Even if you had the TRICARE retiree Delta Dental program, you would be signing up for a new program and many programs have different time frames for when they cover most of your dental needs.

Pharmacy changes was another big topic of interest. Please see the article included in this newsletter discussing the rationale behind the increased charges. A table describing the increases in home delivery and retail pharmacies (both network and out of network) was included. It was also noted that there is no charge at MTFs but that they have a limited formulary.

There were many questions during the presentation and after the business meeting. Juanita mentioned that there are monthly TFL briefings. They are held the 2nd Tuesday each month from 0900 - 1100 in the Internal Medicine Conference Room, BLDG 2 (main hospital), 2nd floor. No registration is required. For any questions call Juanita (757) 953-0434. Juanita and Linda both graciously stayed for a while after the meeting to answer questions. We did not have a large attendance and sadly anyone not there missed one of the most helpful presentations we have had in some time. The program was very well received by those attending.

MEMBERSHIP RENEWALS VERY SLOW

Only half of current membership have paid 2018 dues. Three people have paid in the last month. Last April almost 70% of our members had already renewed! Dolly Cherrington just sent out reminder emails and is calling those without email reminding them to renew their membership as soon as possible.

PACMOAA dues are as follows:

Regular membership \$25.00/year

Surviving Spouse membership \$20.00/year

You can pay your dues at the next PACMOAA meeting or mail it to:

PACMOAA, P.O. Box 5353, Portsmouth, VA 23703.

Your dues enables PACMOAA to pay for the newsletter, website, VCOC dues, administrative costs, and entertainment like guest speakers and the Tidewater Concert Band. Many members take the opportunity to send a little extra money with their dues to help with the scholarship fund.

Please pay your dues as soon as possible so we can continue to provide all these services. Please include the renewal form if any changes have occurred to help us update our records. If you are not sure if you have paid yet, check with Dolly Cherrington or Hans Sachse. Remember the effectiveness VCOC has in the state legislature relates to chapter membership!

Thank you for your continued support of MOAA and PACMOAA.

Harold Hostetler reports signing up eight new members for MOAA Basic membership last month early in the morning at 2/183 Cav.

LEGISLATIVE REPRESENTATIVE REPORT

Prior to the last VCOC meeting, I met with local legislative representatives Lincoln Smith of the Hampton Roads Chapter and Jim Pauls from the Virginia Peninsula Chapter. James Smith and James McLaren of HRCMOAA were also in attendance.

The meeting was held at the Virginia Beach Resort and Conference Center on 13 January 2018 at 10 am. This was a follow-up meeting to discuss the Veterans Entrepreneurship Capital Resource Program. (VECRP). Jim Pauls wanted to ensure the three Tidewater area chapters of MOAA would be in support of the VECRP during the scheduled January 21st VCOC meeting to be held in Richmond. The decision was made to have the three Tidewater area chapter's legislative representatives meet quarterly to promote our common interests within the VCOC.

PACMOAA attendees at the January 21st meeting were myself, Jim Stephens, Dolly Cherrington, and Hans Sachse. PACMOAA was in support of the six Joint Leadership Council (JLC) initiatives that were forwarded to the 2018 Virginia General Assembly for discussion and hopefully, approval. They are as follows:

- 1.Support of a state-wide real property tax exemption of the principal residence of a surviving spouse of a 100% disabled veteran.
- 2.Support of encrypted electronic ballots for deployed military service members.
- 3.Establish a dedicated source of funding for VECRP
- 4.Provide an income tax subtraction deduction for certain low income 100% disabled veterans
- 5.Change eligibility for higher education benefits under the Virginia Military Survivors and Dependents Education Program (VMSDEP)

6.Support for a change from \$3000 to \$5000 to the state income subtraction level for members of the Virginia National Guard

This year, because of the election turmoil and renovation of the General Assembly Building, there was no "Storming the Hill". As a result, it was next to impossible to schedule PAC-MOAA visits with the General Assembly members. Still, I will be in contact with our General Assembly members for updates on the six aforementioned initiatives.

Karl D. Wilson

PACMOAA

Legislative Representative

Worried about an IRS audit? Avoid what's called a red flag. That's something the IRS always looks for. For example, say you have some money left in your bank account after paying taxes. That's a red flag. (Jay Leno)

[NEW VETERAN HEADSTONE OR GRAVE MARKER MEDALLION](#)



New Department of VA Medallions for privately purchased markers or headstones to signify Veteran Status for members deceased on or after 1 November 1990. For more information or assistance contact the VA or *The Salute*.

For assistance in obtaining Veterans' records or for information on other VA benefits, please call your local Department of Veterans Affairs Regional Office at **1-800-827-1000** or click on ["Contact Va"](#)

issues into focus. If at all possible you will be seated with your congressional representative. We should attempt sending at least six attendees. It is an experience you will not soon forget. Car pool is available.

Complete the enclosed or attached reservation form, along with a \$20 check (\$25 for non-Chapter MOAA members/guests) payable to "VCOG-MOAA" and mail to

LTC Jim Stephan USAF (ret)

The application must be received by Jim NLT 3 May 2018. Refundable cancellations will be honored thru 28 April.

NEWS FROM MOAA

SURVIVING SPOUSE CORNER

In addition to PACMOAA seeking a Surviving Spouse Liaison, MOAA is looking for a new SSAC virtual member. MOAA's Surviving Spouse Advisory Committee (SSAC) now is accepting nominations for its new virtual member position. The SSAC reports to national MOAA's president on issues affecting the surviving spouses of military members. The virtual member position is aimed at surviving spouses who might not be able to travel because of jobs, children, etcetera, but who are interested in working on surviving spouse issues. The virtual member will serve a two-year term beginning in April. The [nomination form](#) and required documents must be submitted by March 31. [Learn more about the SSAC.](#)

The Surviving Spouse Advisory Committee (SSAC) was originally established in 2004 as the Auxiliary Member Advisory Committee (AMAC). The Committee name change to Surviving Spouse Advisory Committee (SSAC) in 2015 was made to more accurately describe the particular membership population segment both MOAA and the Committee serve. However, the mission of the Committee remains the same: to represent the interest of all surviving spouse members, to ensure they

continue to feel a part of our military and MOAAA family, and to raise the awareness of MOAA National as well as Councils and Chapters about the needs and issues of surviving spouses.

The Committee is composed of six surviving spouse members who are appointed for a term of three years. Each year, in February, two of the six rotate off and are replaced by new members. Each Committee Member is assigned an area of the U.S. and works with the Surviving Spouse Liaisons in that area to disperse valuable information and serve as a point of contact for surviving spouses in their Council and Chapters. The Committee convenes twice a year in conjunction with the Board of Directors Meetings in April, and at the Fall Annual Meeting. In addition to the in person meetings, the Committee also meets over a conference call during the July timeframe. The Committee Chair and MOAA Staff Advisor provide direction and report directly to the MOAA President on issues impacting military surviving spouses. This information provides valuable input for our organization's advocacy on Capitol Hill.

TRICARE AND PHARMACY CHANGES

Normally News from MOAA contains only news from MOAA. However, with recent changes to our healthcare benefits, I felt it necessary to produce this short article sourced from Smallwood, Watson, [Military.com](#), [MOAA](#) plus neighbors and friends.

Point one, "no single source or article can prepare you for the dynamics of these changes. Point two, "locate reliable sources to help you evaluate your particular situation and prepare yourself." Point three, "Remember I am just a newsletter hack. Take what I offer and go to subject matter experts for explanations and advice." Active duty, guard, reservists, retirees, and TFL eligibles all seem to be affected differently. To assist you, I have listed some sources.

Juanita Smallwood a Tricare specialist at NMCP can be reached by email at juanita.smallwood.civ@mail.mil or by phone at

(757) 953-0434. Do not forget the monthly TFL briefings on Tuesday that Sherry mentioned in her page one article.

Linda Watson, Manage Care Support Liaison with Humana Military at NMCP, 757-469-5951 or email at lwatson12@humana.com

[The Quick and Easy\(ish\) Guide to Tricare's 2018 Changes](#)

[How the 2018 Tricare Changes Impact Guard and Reservists](#)

[How the 2018 Tricare Changes Impact Retirees](#)

[How the 2018 Tricare Changes Impact Tricare for Life Users](#)

Here are some bullets to consider.

There are few changes to TFL that may not really be noticed by most people. Everyone else must evaluate how changes affect them.

This year ONLY there is an extra benefit. Tricare fiscal year start has changed from 1 October to 1 January resulting in a free three month no charge extension of your existing catastrophic cap. To optimize use of this extension schedule medical treatments (i.e. needed PT) to be completed before 1 January. Some Catastrophic caps have increased from \$3,000 to \$3,500.

Congress set 2018 Tricare operation so there will be no switching of benefit programs available outside of open season, except within 90 days of a Qualifying Life Events (QLE). Congress also left Tricare the task to develop a list of valid QLE list. I just reviewed the Tricare [QLE list](#) and found "having a baby." I have heard from reliable sources that "pregnancy" is not on the QLE. The catch may be in the details, the spelling or the list was updated. Be sure to check if this affects you.

As Sherry mentioned in her page one article, the Delta Dental retiree program ends this year. If you are interested in the new Federal Employee Dental and Vision Insurance Program (FEDVIP), you will have to do some [shopping](#). There about ten programs available to sign up for during open season this Fall. If you are currently using Delta Dental and sat-

isfied, you MUST APPLY for their new product during the upcoming Fall open season or you will be without insurance and not able to get it again until the next open season.

Although I am unsure how this affects Tricare policy choices, I have experienced restricted access to Medical Treatment Facilities Specialties as a retiree. As budgets tighten, I can envision restrictions to access becoming an increasing problem.

We will, if not already, experience changes in pharmacy benefits. MTF pharmacies will still provide no cost prescriptions but local formularies will shrink. This means we will have to use Express Scripts or a local pharmacy that accepts Tricare for those drugs.

Co-pays have gone up. A 90-day supply of generic drugs received through Express Scripts mail-order pharmacy went from free to \$7. Co-pays on brand-name drugs received through the mail went from \$20 to \$24 and from \$49 to \$53 for non-formulary drugs.

Co-pays for prescriptions filled at in-net retail pharmacies have gone up. A 30-day supply for generic drugs increased from \$10 to \$11, while brand-name drugs went from \$24 to \$28; non-formulary drugs went from \$49 to \$53. Actually, this increase was not a result of recent Tricare changes. Congress had a temporary ongoing semi-fix to the widow's tax in the NDAA that expired this year. Facing the task of finding a humongous amount of money to make a permanent fix, Congress opted to fund a fix by increasing pharmacy co-pays. [MOAA is always fighting to eliminate the unfair widow's tax.](#)

DEPARTING THOUGHTS ON TAXES

Tax Day is the day that ordinary Americans send their money to Washington, D.C., and wealthy Americans send their money to the Cayman Islands. (Jimmy Kimmel)

People who struggle with their income tax can be divided into two categories: Men & Women.

THAT'S A WRAP FOR APRIL

**CONGRESSIONAL APPRECIATION LUNCHEON
9 MAY 2018
CAPITOL HILL CLUB, WASHINGTON D.C.**

ATTENDEE NAME AND RANK: _____

EMAIL ADDRESS AND PHONE #: _____

MAILING ADDRESS: _____

CHAPTER AFFILIATION: _____

CONGRESSIONAL DISTRICT: _____

NOTE: This completed reservation form, along with a \$20 check (\$25 for non-Chapter MOAA members/guests) payable to "VCOC-MOAA" **must be received** NLT 3 May 2018.

Send to the VCOC Treasurer at:

LTC Jim Stephan USAF (ret)

Refund requests (to Jim) will be honored through 28 April at which time your reservation becomes non-refundable.

If you are unsure of your congressional district, see <http://www.govtrack.us/congress/findyourreps.xpd?state=VA>. We will be making every effort to seat you with your Congressman