



# Jayhawk Chapter MOAA Newsletter



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## November Program:

Our guest speaker will be Kansas Insurance Commissioner Sandy Praeger. She will then participate in a panel discussion with four Kansas doctors regarding health care insurance issues and their effects on our members.

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awarded for  
2002 / 2003 / 2005 /  
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## Greetings from the President . . .

Dear Jayhawk Chapter Members and Friends,

I hope you enjoyed the presentation by our September dinner speaker - CPT Joshua Mantz, U.S. Army. His compelling narrative about his experiences as a Platoon Leader and Company XO in Iraq and the role he has played as an advocate for new approaches to PTSD treatment was moving and inspirational. I look forward to having the opportunity to support him in his efforts to move forward with the important soldier health initiatives he is sponsoring.



I hope you will be able to join us for our upcoming dinner program on Tuesday night November 15th. That evening we will be privileged to host Sandy Praeger, the Kansas Insurance Commissioner. A resident and former Mayor of Lawrence, she has served in her present position since 2002. She is a highly respected expert on health insurance issues. She will address us on current health care issues, including implementation of the Affordable Care Act. After her remarks she will participate in a panel discussion with four other special guests - Dr. Mark Praeger, a Lawrence surgeon and member of the LMH Board of Trustees, Dr. Lynn O'Neal, a Lawrence Ophthalmologist, MOAA Jayhawk Chapter member and former U.S. Navy doctor, Dr. Robert Greenburg, an OB/GYN doctor at the VA Medical Center in Topeka, and Dr. Steven Dillon, an Internal Medicine/Geriatric Medicine specialist in Lawrence. This will be a unique opportunity for Chapter members to seek the views of Commissioner Praeger and a group of medical health professionals on the impact of current and pending health care issues, such as the implementation of health care reform, the impact of the potential 30% cut in Medicare and TRICARE reimbursements to doctors, and other important challenges facing our health care system.

Please mark your calendars to attend the November 15 dinner. I think you will find the presentation and discussion to be relevant to your concerns about health care issues that affect Medicare, TRICARE and the overall affordability and availability of health care now and in the future.

Tom

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**\* Reservations should be sent  
to Jim Cooper by  
10 November**



## ***JAYHAWK CHAPTER NEWS***

### **From Don Sheriff:**

In September, Don and Darlene Sheriff attended the tenth reunion of the 44th Air Refueling Squadron in Branson, MO. There were 30 former members and 38 guests in attendance. Don and Darlene were charged with the liquid refreshments for the hospitality room. Don felt like a rum runner as he drove with a trunk load of liquor from the Class VI store, Ft. Leavenworth, to the Grand Plaza Hotel in Branson. Darlene's home-made cookies were a hit.

The group took a cruise on the Branson Belle Showboat where they had lunch while a six piece band played. After lunch, Chris Pennington, a comedienne, entertained all. The group also attended the show "SIX" at the Hughes Theater and the show "Hooray for Hollywood".

Don was the MC at the banquet. The program included a Color Guard of the Branson Vietnam Veterans, the Missing Man Table tribute, a special tribute to all the spouses for their loyal devotion throughout the years. Red roses were presented to the widows and white roses to the widowers in attendance.

The 44th Air Refueling Squadron was activated in April 1953 at Lake Charles, LA. It was among the first air refueling squadrons. Don joined the unit in May 1954 upon graduation from Navigation school. In September 1955, he joined the SAC Arctic Survival team at Thule, Greenland. The unit was deactivated in December 1964. The unit flew KC97E tankers. In January 2002, the unit was reactivated as the 44th Expeditionary Air Refueling Squadron currently stationed in Afghanistan. In October 1956, Don joined the 321st Air Refueling Squadron where he was Squadron Navigator for four years. The 321st flew KC97Gs.

### **MG Clayton Comfort Fund:**

As the end of the year inevitably approaches, we all begin thinking (unfortunately) about Uncle Sam's due – our annual income tax dance. But one outlet available to ensure some level of defraying taxes is to contribute to our own MG Clayton Comfort Fund for the purpose of supporting our local KU ROTC units. Please consider a donation, and if you are so inclined, make your check out to "KU Endowment", write "Comfort Fund" on the memo line, and mail it Jim Cooper, along with your dinner reservation check if you so desire. Thanks for supporting the Fund and the ROTC units!



## ***Army News*** ***LTC Storm Reynolds, USA***

### **Greetings Jayhawk Chapter!**

The KU Army ROTC Jayhawk Battalion has had a busy and exciting fall semester already. We began the semester in a big way, participating in the KU Hero's Day activities on September 10<sup>th</sup> during the KU vs Northern Illinois football game. The Jayhawk Battalion represented itself proudly, participating in the Joint Color Guard opening the game; performing pushups in the end zone every time the Jayhawks Scored and contracting five cadets following the end of the 3<sup>rd</sup> quarter. The Cadets of the Jayhawk Battalion were shining examples of Army Pride to the students and fans in attendance.

We held our annual Jayhawk Battalion Alumni Association (JBAA) Wall of Fame Ceremony during homecoming weekend. Three distinguished graduates of the KU ROTC program were inducted into the JBAA Wall of Fame prior to the Jayhawks squaring off against Texas Tech. Inductees this year are MG Kevin A. Leonard, graduate of Emporia State in 1979 and current commanding General of the Surface Deployment and Distribution Center; COL @ Donald W. Giffin, graduate of KU in 1951 and a distinguished lawyer in Kansas City, Mo.; and Mr. Michael F. Delaney, graduate of KU in 1969 and also a distinguished lawyer in Kansas City, Missouri.

In addition, in keeping with their standing as a student group, the Jayhawk cadets marched in the Homecoming parade while accompanied by the ROTC 3<sup>rd</sup> Brigade Wrapped Hummer H3, covered in images of Cadet Pride.

Most recently, the Jayhawk Battalion sent two teams of nine Cadets each to the regional Ranger Challenge competition. This was a rigorous 18-hour competition of physically and mentally challenging events, including a

fitness test, a land navigation course covering the entire training area, weapons disassembly and assembly, grenade assault course and a one rope bridge just to name a few. One of our teams, the KU Alpha team, was awarded the 3<sup>rd</sup> place trophy, out of 17 competing teams and was the best in Kansas.

*LTC Storm Reynolds*



*Navy News*  
*CAPT Thomas Neal, USN*



**Greetings from the Jayhawk Navy!**

The fall semester has been a huge success for the KU Naval ROTC Unit. The students are back into the swing of things after their summer long break from academics and have settled into their school year routines. To start off the semester the Battalion represented the Navy and Marine Corps at the KU vs Northern Illinois football game. Dressed in their blue and green camouflage our men and women ran down to the field to do pushups each time KU scored a touchdown. KU beat Northern Illinois 45-42 allowing our Midshipmen to do 45 great pushups on the final score.



The Battalion decided to change things a bit this semester and instead of having the annual Barn Dance, they hosted a tailgate for the Battalion and KU NROTC Alumni. The tailgate was a huge success and KU provided a great game even though falling short to Texas Tech. The fall semester tailgate has now become the new tradition for the Battalion.

The following weekend, Columbus Day weekend, 19 Midshipmen/Officer Candidates, the MOI, and the AMOI traveled to Madison, WI to participate in the University of Wisconsin's drill meet. The Midshipmen participated in four events, sailing, pistol, color guard, and endurance race. They placed 1<sup>st</sup> in sailing with Sgt Santos, USMC, leading the team and placed 3<sup>rd</sup> in color guard with MIDN Slaughter commanding the team. Although not placing in the top three, both the pistol team and the endurance race

team competed admirably. The Midshipmen/Officer Candidates will be traveling to Memphis, TN this spring to participate in another drill meet. The Columbus Day weekend also saw 30 of our Midshipmen/Officer Candidates parking at the NASCAR racing event in order to raise money for the Battalion. Both events were rather successful.

On 13 Oct. the Jayhawk Battalion celebrated the United States Navy's 236<sup>th</sup> Birthday! The Midshipmen listened to messages from the Secretary of the Navy and the Master Chief Petty Officer of Navy and followed that



with a cake cutting ceremony. As Naval Tradition calls for, the oldest member, CAPT Neal, and the youngest, MIDN Turner, were the first to cut and eat the cake. Happy Birthday to all the Sailors out there!

Other events that the Battalion is looking forward to are the celebration of the Marine Corps' 236<sup>th</sup> Birthday on 10 November, Veteran's Day events, the Joint Service Ball and, of course, the completion of another triumphant semester.

On a final note, during these times MOAA's continued support of the KU NROTC program, the United States Navy and the military in general is even more important and vital than ever and is greatly appreciated.

*CAPT Tom Neal*





## *Air Force News*

### *LtCol Montague D. Samuel, USAF*

We're over halfway through the fall semester. Capt Benjamin Smith, AS 100 and AS 200 Instructor, and I (i.e., "the new guys") are getting settled in and the cadet wing staff and cadre are charging forward. We've completed several events with many more planned.

Midterms are complete which brought a sigh of relief from both the cadets and cadre. The cadets completed their physical fitness assessment (PFA), which is their first physical challenge. Several cadets attained perfect scores on their assessment. Another highlight of the semester was the cadets' and my participation in the University's Heroes Day football game on 10 Sep. The cadets performed pushups in the end zone for each KU point scored and with the football team scoring 45 points, the cadets got a pretty good workout in...good preparation for their PFA. I performed an "Oath Ceremony" for AF and Army scholarship cadets between the 3rd and 4th quarters, which drew a standing ovation for our future officers.

On 27 Sep, we held a Career Fair, which allowed our cadets to talk with officers from several careers. This was one of our most successful Career Fairs to date with over 20 officers from Offutt and Whiteman AFBs, Ft Riley and Ft Leavenworth participating and representing approximately 18 different AF career fields.

The cadre has been busy also as we've hosted several University leaders and staff. We, along with the Army and Navy detachments, hosted KU Provost Dr. Jeff Vitter on 19 Sep; Senior Vice Provost Dr. Sara Rosen on 12 Oct and Special Advisors to the Provost Kathryn Tuttle and Chris Haufler. We provided facts about our detachments and discussed some of our challenges as well as what we bring to the University. I believe the University leaders and staff left with a better understanding of AF, Army and Navy ROTC.

A high point for our seniors was the official notification of their initial active duty career field assignments. One cadet was selected for pilot training (Cadet Matt Mecadon), two for Space and Missile Operations (Cadets Greg Germann and John Sebes), three for Intel (Cadets Cara DiMarco, Rhianna Patrinely and Stephan Thrun), one for Force Support (Cadet Victoria Hagan), one for Logistics Readiness (Cadet Renee Ruppel), and one Developmental Engineer (Cadet Justin Sadowski).

Detachment cadre and cadets have received several recognitions this semester. Headquarters AFROTC recognized the detachment for having a "Top 10 GPA (grade point average)" in the nation. Our 3.244 GPA is also #1 in the Northwest Region (NWR). TSgt Kip Gomez finished as

2nd runner up in the NWR Personnel NCO of the Year competition and the detachment finished as runner-up for the NWR Right of Line Award (Small Detachment Category). Both great accomplishments, but we're shooting for 1st next year.

Cadets Rhianna Patrinely and Cara DiMarco both AS 400s were selected for the highly competitive AF Language Enabled Airman Program (LEAP). LEAP is the first career-long program designed to offer language-sustainment training for Airmen in diverse career fields. The AF needs Airmen across all specialties with foreign language skills and cultural understanding so that we will be able to interact with our coalition partners across the globe. LEAP develops Airmen with those needed skills.

Cadets Julian McCafferty (AS 300) and Cassandra Post (AS 200) were honored with scholarships. Cadet McCafferty was presented a \$2000 Armed Forces Electronics and Communications Association (AFCEA) scholarship on 6 Sep during our Leadership Lab. Cadet Post received a \$2000 MOAA (Sunflower Chapter) scholarship during the Sunflower Chapter Awards Dinner on 20 Sep. Many thanks to both of those organizations.

We've been very busy thus far with many more activities scheduled. Upcoming events include a Field Exercise, several Veteran's Day activities and a Joint Military Ball.

On Sat, 29 Oct, cadets will participate in a Field Exercise (FLX). FLX allows the cadets the opportunity to learn tactics, techniques and procedures and operate in a simulated or mock deployment environment as well as prepare for field training.

As has become our tradition, cadets will participate in several events honoring our veterans. On 11 Nov, there will be a retreat ceremony at 4:15 pm (1615) at Strong Hall followed by a guest lecturer at Budig Hall at 5:00 pm (1700). The AFROTC Arnold Air Society will be coordinating, as they do each year, a 24-hour vigil at each of three war memorials on campus. The vigil will begin at 7:00 pm (1900) on Fri, 11 Nov and end on the 12 Nov at 7:00 pm (1900). Cadets and Midshipmen from all three ROTC units will perform a 1-hour watch at each of the memorials for a 24-hour period to recognize the sacrifices that so many men and women have made in defending our great country. On 13 Nov at 8:30 am (0830), there will be a CVA 5K Run starting at Burge Union. The weekend concludes with a USO-style Tribute, "A Tribute to Veterans", at the Dole Center on Sun, 13 Nov from 6:00-8:30 pm (1800-2030). If you're interested in any of these events, please contact our Operations Officer, Maj

Brian Schroeder at 785-864-1216 or via E-mail at [bschroeder@ku.edu](mailto:bschroeder@ku.edu) for more information.

Another highlight of our semester will be the Joint (AF, Army and Navy) Military Ball. On Sat, 19 Nov, The Flying Jayhawk Wing will recognize nine graduating seniors: Cadets Cara DiMarco, Greg Germann, Victoria Hagan, Matt Mecadon, Rhianna Patrinely, Renee Ruppel, Stephan Thrun, Justin Sadowski, and John Sebes.

As you can see lots of activities and on a final note, please keep TSgt Kip Gomez in your thoughts during his

deployment. Deployments are now a normal routine for all AF personnel. TSgt Gomez is truly missed but he's helping to make the world a safer place for all of us.

Have a great Fall!

**AIM HIGH – FLY, FIGHT, WIN!**

*Lt Col Montague D. Samuel*

## KANSAS COUNCIL OF CHAPTERS

The Kansas Council of Chapters, MOAA will be well represented at the MOAA National Conference in San Antonio, TX on 28-29 October. Joyce and I are representing the Council and five of the six Chapters within the Council will have representatives at the Conference to accept the 2010 Merit Award Streamers for their Chapters. Four Chapters will receive the Five Star Streamer and one Chapter will receive the Four Star Streamer.

COL (Ret) Tony Pimental from the Wichita Chapter will become the Council President in Overland Park on 5 November.

*Delbert Hill, Council President*

## MOAA LEGISLATIVE UPDATES

This is a summary of the many items MOAA produces each week on legislative activities.

Those who have e-mail receive the full Legislative Updates each week.

### MOAA's LEGISLATIVE UPDATE for September 2, 2011:

#### TRICARE Offers Free Vaccines (Including Shingles).

Defense health officials say TRICARE now offers beneficiaries free vaccines through the retail pharmacy network.

#### Separated Vets Can Apply for Review

The Physical Disability Board of Review (PDBR) provides veterans who were medically separated from military service between September 11, 2001 and December 31, 2009, with a new chance to have their disability ratings reviewed for fairness, consistency and accuracy.

Unfortunately, many who were discharged with "low-balled" disability ratings haven't heard of the PDBR or haven't applied for a review.

So far, only 2,700 have applied...a tiny fraction of the 75,000 troops medically separated during the eligibility period. To be eligible, a veteran must have been medically separated between September 11, 2001 and December 31, 2009 with a combined disability rating of 20 percent or less, and must not have been found eligible for retirement.

Former reserve members with fewer than 20 years of active duty service and who meet the criteria listed above can also apply.

If you know a veteran who could qualify for this important review please pass this information on to them.

For more information, visit the PDBR website.

<http://echo4.bluehornet.com/ct/12771095:15344087578:m:3:230981068:86616C256B08513F7F1634796E40ED5D:r>

### MOAA's LEGISLATIVE UPDATE for September 9, 2011:

#### Retiree Pay Date Changes: Good and Bad

The Defense Finance and Accounting Service (DFAS) announced this week that retirees will see changes to two upcoming monthly retiree checks that will make it easier to keep their monthly bill payments straight...but could potentially affect their tax liability.

The changes were mandated by a provision in the FY2011 Defense Authorization Act.

Normally, military retired pay is processed on the first day of the month, but when that fell on a weekend or holiday, the previous law delayed retired pay checks until the day after the weekend/holiday.

The recent law change now requires DFAS to process retiree pay on the preceding business day when the first day of the month falls on a weekend or national holiday.

This affects retired pay checks previously scheduled for Oct 3, 2011 and Jan 3, 2012, but which now will be issued on Sep 30, 2011 and Dec 30, 2011 respectively.

This change adjusts retired pay, Concurrent Retirement and Disability Pay (CRDP), Combat-Related Special Compensation (CRSC), retiree allotments, garnishments, and court-ordered former spouse and child support payments; however, it does not affect survivor benefit plan annuity payments.

The good news is that retirees will now have access to their monthly retired pay in order to transfer funds or pay bills that come due on the first of the month.

The bad news (for 2011, anyway) is that, for tax purposes, retirees will see 13 rather than the normal 12 payments for calendar year 2011. Depending on their withholding situation, this could mean a higher-than expected tax liability when filing income taxes next spring. For tax year 2012 and beyond, retirees will receive their normal 12 payments.

DFAS recommends that customers speak with a tax advisor, the Internal Revenue Service, or their own state tax authority to determine how this change might impact their tax liability.

Those who wish to adjust their state or federal tax withholdings from retired pay can do that "online" 24 hours-a-day, seven days-a-week, on the "myPay" website.

<http://echo4.bluehornet.com/ct/12847519:15425802813:m:3:230981068:C40ED309C7678DE3BC98C5F43A0DC7A5:r>

#### DoD Rolls Out Caregiver Program

DoD recently released the details of its new caregiver compensation program for eligible servicemembers who have sustained a permanent catastrophic injury or illness that was incurred or aggravated in the line of duty.

The Special Compensation for Assistance with Activities of Daily Living (SCAADL) is a monthly stipend paid to severely injured servicemembers who require regular aid and attendance after hospitalization.

The monthly stipend of roughly \$1,600 was mandated as part of the FY2010 Defense Authorization bill. The payment is designed to mirror the VA caregiver compensation program established last year for severely disabled veterans.

The new DoD program is provided for severely disabled personnel who need similar care while they are still on active duty.

While the payment is paid directly to the servicemember, the stipend is to offset the financial burden and hardship of primary caregivers, including family members and friends. Many such caregivers give up their jobs, benefits and homes to provide full-time care, services and support for loved ones disabled in service. The new DoD program is meant to provide a "seamless transition" for caregivers - so they receive similar benefits while the servicemember is on active duty and when he or she transitions into the VA system.

Servicemembers receiving compensation for outpatient or in-home services by other federal agencies to assist with activities of daily living are not eligible for the stipend. The compensation will be provided until 90 days after a servicemember is discharged from service or when they begin to receive comparable compensation from the VA.

Those who meet the criteria for SCAADL must be certified by a DoD or VA physician. Each service is required to set up procedures for implementing the program and informing servicemembers and families of eligibility and assisting with enrollment. DoD expects approximately 350 servicemembers to qualify for the program at this time.

MOAA is pleased to see this important program up and running, but has some remaining concerns about potential interruptions and changes in care and services during the transition from the DoD program to the VA's. MOAA will continue to work with the both departments and Congress to address potential glitches.

#### **MOAA's LEGISLATIVE UPDATE for September 16, 2011:**

##### MOAA Seeks Relief from Inadvertent Tax Hike

Many members have expressed concern about an issue mentioned in last week's legislative update - the shifting of the January 1 pay date to the Friday before the New Year's Holiday.

This will mean 13 paychecks in 2011, which Congress hoped would be a good thing.

But it also means that some military retirees could incur an unexpected tax liability next April 15, because they planned their quarterly estimated tax payments on the lower income level, or because the additional check pushes them into a higher tax bracket or an alternative minimum tax liability.

MOAA agrees that this consequence would be unfair, and is lobbying Hill leaders to urge protection against those conditions.

#### **MOAA's LEGISLATIVE UPDATE for September 23, 2011:**

##### White House: Civilianize Military Benefits

On Monday, the Obama Administration unveiled its plan to cut the deficit by \$3 trillion over the next 10 years. The proposal includes \$27 billion in cuts to the military health care package and a proposal that could be expected to cut even more from the military retirement system.

First, the Administration proposes establishing a \$200-per-person annual enrollment fee for TRICARE For Life beginning FY2013. The proposal would tie this to some unspecified health cost index so that it would increase every year after that.

Second, it proposes changing TRICARE pharmacy copays to bring them more in line with federal civilian coverage:

- Retail Generic: Change copay from a flat \$5 to 10% of DoD Rx cost in FY13 and raise that to 20% of Rx cost in outyears
- Retail Brand Name: Change copay from \$12 to 15% of DoD Rx cost in FY13 and subsequently to 30% of Rx cost
- Mail-order Brand Name: Raise copay from current \$12 to \$20 in FY13 and subsequently to \$40
- Mail-order Non-formulary: Raise copay from current \$25 to \$35 in FY13 and subsequently to \$40

Finally, the Administration calls for a DoD BRAC-style commission to recommend "modernizing" the military retirement system. The commission proposal would have to get an up-or-down vote by Congress, without any amendment options.

<http://echo4.bluehornet.com/ct/13010712:15591738405:m:3:230981068:4D928C0E705C2456F8769C0BE24C6072:r>

##### Super Committee Gets Down to Business

Your legislators will get a vote by the end of the year on what the Super Committee recommends, or on some alternatives. Please send them this MOAA-suggested message.

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<http://echo4.bluehornet.com/ct/13010715:15591738405:m:3:230981068:4D928C0E705C2456F8769C0BE24C6072:r>

#### **MOAA's LEGISLATIVE UPDATE for September 30, 2011:**

##### MOAA Challenges NYT

An editorial in Tuesday's New York Times ("The Pentagon Budget and the Deficit") blamed military personnel programs for the growth in the defense budget over the past decade.

Today (Sept 30), the Times published MOAA President VADM Norb Ryan's letter to the editor rebutting the editorial in

the Times' 150-word limit. However, the editors omitted his final sentence. His full letter read:

The Sept. 27 editorial "The Pentagon Budget and the Deficit" ignored that military compensation costs rose over the last decade because America spent the previous two decades whacking military pay, retirement and healthcare. When those cuts undermined retention and readiness in the '90s, Congress had to fix them.

"Most Americans understand it takes powerful incentives to induce top people to serve decades under conditions like those of the last 10 years.

"That great military benefit deal is available to any who meet the entry standards and pay the necessary up-front premium of decades of service and sacrifice. Strangely, few are willing.

"The Times would cut benefits for those who serve and sacrifice the longest to pay more to those who leave early, and ignore the retention-killing history of past less-severe cuts.

"There's a reason you're not in charge of military force planning."

<http://echo4.bluehornet.com/ct/13094076:15670247047:m:3:230981068:6B1B697C072489E0A1B5F437FF7B3910:r>  
<http://echo4.bluehornet.com/ct/13094068:15670247047:m:3:230981068:6B1B697C072489E0A1B5F437FF7B3910:r>

#### MOAA Fights Administration Proposals

MOAA has gone on the offensive against new Administration proposals to make military retirement and healthcare programs more closely mirror plans for civilian workers.

In previous updates, we cited our initiatives to generate hundreds of thousands of messages and letters to Congress, and especially to the 12 members of the congressional "Super Committee" charged with coming up with a plan by Thanksgiving to reduce the deficit by \$1.2 trillion.

This week, MOAA sent letters to every member of the House and Senate Armed Services Committees, urging them as the congressional experts and institutional memory in this area to remind the Super Committee that military retirement/healthcare programs are core career retention incentives and are essential to sustain military readiness.

MOAA sent similar letters to the 12 Super Committee members, expressing our grave concern that some in the Administration and Congress view these programs as simple sources for savings, without regard for the hard-learned lessons of the 1970s, '80s, and '90s about what happens to retention when core compensation incentives are eroded.

MOAA is appalled that the Administration proposal explicitly states a goal of making military retirement and health care more like those available to civilians, apparently oblivious to their primary purpose of inducing top quality people to serve decades in uniform under arduous conditions civilians don't experience.

#### Why OMB Shouldn't Drive Health Policy

One perplexing part of the Administration's proposal to raise TRICARE pharmacy costs would change retail copays to a percentage of DoD's cost for the drug rather than the current flat-dollar copay.

For FY2013, the proposed copay would be 15% of the drug cost, and that would rise to 30% in a few years.

MOAA did some additional research to see what the percentage-of-cost methodology would mean for some specific medications - and found some disturbing things.

Among the most expensive medications are those for treatment of cancer, hemophilia and multiple sclerosis. Astonishingly, a 15% copay for those medications would amount to about \$2,000; \$5,000; and \$6,600, respectively. Do your own calculations for a 30% copay.

As a practical matter, all of these would quickly bounce against the annual catastrophic expense cap of \$3,000 per year, which many patients with these diseases already bump into. But changing the copay structure in this way would hit many of them with a \$3,000 bill up-front rather than stretching it out over months or a year. And if the catastrophic cap were raised, as some have proposed, that bill could soar much higher.

Another concern is that a 15% or 30%-of-cost copay would dramatically raise the cost of medications for conditions like asthma, high cholesterol, high blood pressure, and diabetes.

At the 15% level, copays for those medications would range from \$17 to \$36. Double that for the 30% copay.

Such changes fly in the face of the preventive medicine initiatives touted by DoD and Congress, which depend on the use of medications to prevent chronic conditions from developing into catastrophic and costly hospital care.

Studies show that even modest copays deter some patients from taking needed medications, so MOAA has urged elimination of copays for these medications.

By using the TRICARE pharmacy program as a cash cow to generate savings, the Office of Management and Budget would undermine preventive health policy and put many more military beneficiaries' lives at risk.

That's nuts.

#### GI Bill for Profit?

Education costs and drop-out rates are sharply higher for veterans and military students enrolled in some for-profit schools compared to public or private colleges, according to an investigation by the Senate Health, Education, Labor and Pensions (HELP) Committee.

At a Senate hearing last week, Sen. Jim Webb (D-VA) said the situation is like that after World War II, when fraudulent "trade schools" sprang up all over the country but didn't adequately prepare returning veterans for the workforce.

"For-profits...collected 37 percent of G.I. Bill funds...and trained only 19 percent of the veterans, [under the Post-9/11 GI Bill]," Webb said. "[T]here are for-profit institutions that are providing our non-traditional populations a great service...[but] we owe it to the taxpayers and to our veterans to carefully monitor and provide adequate oversight."

Webb's recommendations track with MOAA's testimony for the hearing, which urged strengthening consumer education so vets can make informed decisions and tracking performance measures on cost, transferability of credits, default rates, graduation rates, and job placement rates upon graduation to distinguish the quality programs from those aimed more at making money off the government.

#### **MOAA's LEGISLATIVE UPDATE for October 7, 2011:**

##### You Asked, We Answer

Here are answers to several of the most common questions asked of MOAA's Member Service Center this week.

Q. I haven't seen any alerts recently about the status of efforts to prevent a 30% cut in Medicare and TRICARE payments from



happening on January 1, 2012. Has that fallen off the radar screen?  
A. Stopping that cut from happening remains a top MOAA priority, and we have an active alert on that topic you can use to send your legislators a MOAA-suggested message.

The Super Committee and potential threats to the military retirement and healthcare systems have been in the news, so we've focused on those for the last few weeks.

But the Medicare/TRICARE payment cut is another huge issue Congress must deal with in the next few months, and we must keep pressing legislators on that score too.

Q. What's the status of concurrent receipt and SBP/DIC offset repeal legislation?

A. Both issues have high numbers of Hill cosponsors, and you can see where your legislators stand on these bills by checking out page 33 of your October MOAA magazine.

But with Congress focused on finding ways to cut hundreds of billions from the federal budget, prospects for progress is dwindling on any initiative to raise federal spending on anything in the short term, however meritorious.

There is a provision in the House-passed defense authorization bill to modestly improve compensation for SBP/DIC widows, and we still hope to have amendments on both issues added to the defense bill in the Senate. But we have to acknowledge the prospects of significant progress aren't good.

That said, you never get anything fixed if you give up, so MOAA will continue to keep highlighting these continuing inequities. Members can send their legislators a MOAA-suggested message asking them to support these key issues.

Q. Will there be a COLA increase in 2012? If so, how much will it be?

A. Barring some dramatic, unforeseen change, there should be a 2012 COLA of somewhere between 3.4% and 3.7% for Social Security, military retired pay, SBP, and VA disability compensation.

We won't know what the final COLA number will be until the September Consumer Price Index figure is released on October 19.

Retirees should see the COLA in their January 2012 checks.

Many members have asked if Congress might act to cut their COLA amount in 2012. We think it's likely Congress will seek some kind of COLA changes at some point in the months and years ahead as part of ongoing deficit-reduction efforts.

But at this time there's no legislation on the table that would affect the 2012 COLA, and any prospect of that happening before the December 1 COLA effective date seems remote.

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<http://echo4.bluehornet.com/ct/13176276:15748017087:m:3:230981068:365CAC3AAB37601E400DF52ABB9FC15D:r>

#### Hearing Exposes VA-DoD Coordination Shortfalls

On Thursday, CDR Rene Campos, (USN-Ret.), deputy director of MOAA Government Relations, testified at a House Veterans Affairs Health Subcommittee hearing on DoD and VA implementation of the Federal Recovery Coordination Program (FRCP).

The hearing dovetailed with an earlier (May) hearing at which Government Accountability Office (GAO) witnesses highlighted significant coordination problems between DoD and VA programs.

Visibly frustrated, Chairwoman Ann Marie Buerkle (R-NY) expressed disbelief when Pentagon and VA witnesses told the Committee they are collaborating to resolve program discrepancies. "I feel like I'm in a parallel universe," she said.

Buerkle said she believes the GAO findings reflect the reality that the agencies are operating separate and overlapping programs, causing unnecessary and unacceptable confusion, and creating another 'burdensome bureaucratic maze' for wounded warriors and families to deal with.

During the hearing, subcommittee members heard from witnesses that "care coordination is done in silos...there is no collaboration or cooperation between the agencies...the VA and DoD Secretaries signed agreements to establish and implement the FRCP to be the 'ultimate resource' for wounded warriors but aren't operating as such...the VA has problems accessing members into the FRCP...VA and DoD program names and eligibility requirements are confusing..."

Campos summed up the situation in her portion of the testimony, saying, "The two departments have been unable to fix the issues of care coordination for this relatively small population of catastrophically wounded and disabled members, and are unlikely to do so in the immediate future without outside intervention to address policy and program compliance, accountability, communications, and oversight issues across all wounded warrior programs."

MOAA's testimony recommended Congress:

- Establish a joint DoD-VA care coordination program and office
- Conduct joint hearings before the Veterans Affairs and Armed Services Committees to ensure common understanding and guidance in addressing wounded warrior needs
- Require VA and DoD medical and benefit systems to expand outreach and communication efforts
- Conduct periodic needs assessment surveys among beneficiaries to improve programs and identify unmet needs

#### **MOAA's LEGISLATIVE UPDATE for October 14, 2011:**

##### MOAA Named "Top Lobbyist" - Fifth Straight Year.

The Hill, the largest-circulation newspaper on Capitol Hill, has published its 2011 list of Washington's "Top Lobbyists" and, once again, MOAA is the only military or veterans group on the list.

##### Committee Leaders Offer Contrasting Benefit Inputs

Today is the day Hill committee leaders owe inputs to the Super Committee tasked with cutting the deficit by \$1.2 trillion over the next 10 years. MOAA has obtained copies of two Armed Services Committee leaders' letters that offer markedly different inputs on military retirement and health care benefits.

More than two pages of House Armed Services Committee Chairman Howard "Buck" McKeon's (R-CA) letter were devoted to defense of military retirement and health care programs. He highlighted a long list of the unique demands and sacrifices required of the military that aren't demanded of civilians, and said military retirement and health care systems "should reflect that reality."

On retirement, McKeon said bluntly, "We strongly oppose the recommendations of [recent] proposals that the military retirement system should be more like civilian retirement plans...These proposals do not assess the impact of such



changes on either the retention of the current or future all-volunteer military."

"Changes to TRICARE For Life must also be examined with caution. Some have suggested a combinations of changes to both TRICARE For Life enrollment fees and pharmacy co-pays, which would constitute a substantial double hit on the TRICARE For Life population...Likewise, if Medicare Part B enrollment fees are also increased, the TRICARE For Life beneficiaries will absorb a third increase in their health care costs."

His letter also noted with irony that, "The President and some in Congress have proposed exempting any reforms to veterans' health care benefits. As a result, those who served less than 20 years in the military would not be asked to contribute to deficit reductions, but those who served in the military for 20 or more years would."

Sen. John McCain (R-AZ), Ranking Minority Member on the Senate Armed Services Committee, expressed similar concerns about further cuts to the defense budget in general, but expressed willingness to consider some changes recommended by the President and others in recent months. He said the President's proposal to establish an annual enrollment fee for TRICARE for Life "is a reasonable step and should be considered." On proposed pharmacy copay increases, McCain's letter said, "While generating savings from the TRICARE pharmacy benefit is feasible, I recommend you consult with DoD."

Citing another proposal to force working-age retirees out of TRICARE Prime and into TRICARE Standard, his letter said, "I recommend the [Super Committee] give this proposal, and the other CBO options involving TRICARE reform, consideration in coordination with DoD."

On military retirement, McCain said he would vigorously oppose any recommendation to change the retirement system for currently serving or currently retired members. But he said, "I...support the President's proposal to establish a commission to review military retirement benefits, and I believe such a commission, and a BRAC-like approach to its recommendations, should also consider changes to the current, largely-outdated military compensation system."

MOAA is surprised and disappointed by these recommendations, especially since Sen. McCain was one of the champions of repealing REDUX when that 1986 retirement cutback ended up hurting retention and readiness in the late 1990s.

We strongly disagree with establishing a TFL enrollment fee, curtailing retirees' eligibility for TRICARE Prime, and subjecting military retirement and compensation programs, even for future entrants, to a BRAC-like legislative plan that can force dramatic and ill-advised changes with little opportunity for debate or amendment. The REDUX experience showed that grandfathering the current force to whack future service entrants' retirement only delays the inevitable adverse retention and readiness effects.

#### Panetta, Dempsey on Budget/Benefit Cuts

On Thursday Secretary of Defense Leon Panetta and JCS Chairman General Martin Dempsey, USA, were star witnesses before the House Armed Services Committee.

The hearing, billed as a first look at Defense leaders' plans to cut \$350 billion from the DOD budget over ten years per the Budget Control Act, proved pretty short on details, but did give the witnesses an opportunity to make a few important points.

Panetta said military forces will undoubtedly get smaller but must remain capable of meeting national threats. He said his priorities are to:

- Maintain the best military in the world
- Avoid creating a "hollow force"
- Examine the entire spectrum of the DoD budget for reductions; and
- Avoid breaking faith with those who are currently serving

DOD is in the process of identifying possible reductions but "no final decisions" have been made. He noted that if the Super Committee can't agree on further cuts, and end up defaulting to a sequestration process that forces DoD into "mindless" arbitrary budget reductions, we risk "hollowing out the force".

The idea of military retirement reform was discussed at length, and both Panetta and Dempsey assured Committee members that they would seek to "grandfather" currently serving personnel if reform took place. They further emphasized that the Department is not supporting any specific plans at this point.

General Dempsey took exception with recent press descriptions of military retirement, stating, "I reject the characterization of our military retirement as ...gilt-edged." He asserted emphatically that military retirement can't be compared to any civilian plan because of the radical differences between military service and a civilian career.

#### House Clears Veterans' Legislation

The House voted 418-6 on Wednesday to approve the "Veterans Opportunity to Work Act of 2011", H.R. 2433, sponsored by House Veterans Affairs Committee Chairman Jeff Miller (R-FL).

The "VOW Act" would re-open GI Bill vocational training benefits to 100,000 unemployed older (34 - 64) veterans to help them qualify for jobs in growth areas like health care and technology; upgrade the Transition Assistance Program (TAP) and mandate participation by all service members prior to separation; and strengthen reemployment rights for National Guard and Reserve members returning from deployments.

The House also voted to approve:

- H.R. 1025 (Rep. Walz, D-MN), which would authorize veteran status for career Guard/Reservists who were never activated under Federal orders (but may have served on other orders for airport security after 9/11, border security, disaster relief, and many other purposes during their careers). The bill forbids the award of any veteran's benefit under the legislation but provides an honorific in recognition of a full Guard or Reserve career that qualifies for a reserve retirement.
- H.R. 1263 (Rep. Filner, D-CA), would strengthen the Servicemembers Civil Relief Act (SCRA) by protecting surviving spouses of servicemembers who die on active duty, or whose death is service-connected, from mortgage foreclosure for a period of 12 months (instead of the current 9 months). It would require large lending institutions to designate an SCRA compliance office and maintain a toll-free number on its website for SCRA issues for servicemembers, veterans, and their families.
- H.R. 2349, the Veterans' Benefits Act of 2011 (Rep. Runyan, R-NJ), would authorize the VA to notify veterans electronically regarding their claims to speed up the process and protect veterans' (and dependents') pension benefits from reduction after casualty losses, among other improvements.

- H.R. 2074, the Veterans Sexual Assault Prevention and Health Care Enhancement Act (Rep. Buerkle, R-NY) requires the VA to establish a comprehensive policy on reporting and tracking sexual assault and other safety incidents at VA medical facilities, and for other purposes.

MOAA strongly supports these bills and urges final Senate action by Veterans' Day.

## MOAA's LEGISLATIVE UPDATE for October 21, 2011:

### Senate Leaders Open Door for Cuts

Last week's update included summaries of recommendations from House Armed Services Committee Chairman Rep. "Buck" McKeon (R-CA) and Senate Armed Services Committee Ranking Member Sen. John McCain (R-AZ) to the co-called "Super Committee" that must identify \$1.2 trillion in budget savings before Thanksgiving. We since have received a copy of Senate Armed Services Committee Chairman Sen. Carl Levin's (D-MI) letter to the Super Committee.

Levin's letter, like McCain's, supported White House proposals aimed at making military benefits more like civilians', by imposing a significant enrollment fee for TRICARE For Life, raising TRICARE pharmacy copays as high as \$40, and convening a commission to curtail the value of the military retirement system.

Levin went a step further, saying, "I support the President's proposals, and....suggest that the scope of the commission be expanded to encompass all aspects of military compensation, including the current system of basic pay, allowances (including the housing allowance), special and incentive pays, and health care, as well as the tax treatment of the various components of military pay."

Like McCain, Levin said that the current force should be grandfathered against retirement changes. He also said that future increases in the TFL enrollment fee should be tied to whatever index is used to increase the TRICARE Prime enrollment fee.

MOAA is shocked and dismayed that the leaders of the Senate Armed Services Committee, in contrast to the inputs from the House Armed Services Committee, have embraced initiatives whose stated purpose is to reduce the difference between military and civilian benefits.

The past decade of war has underlined more than ever that military service is radically different from civilian work experience, and the military retirement and healthcare package is the primary career incentive for top-quality people to endure those extraordinary sacrifices for 20-30 years.

We're pleased that House Armed Services Committee Chairman Howard "Buck" McKeon's letter to the Super Committee spent two pages expressing similar concerns about the longer-term dangers of undermining this core career incentive package.

MOAA President VADM Norb Ryan's (USN-Ret) October 20 letter to the 12 members of the Super Committee re-emphasized the importance of the McKeon inputs.

### What's Your COLA?

It's official. The 2012 cost-of-living adjustment (COLA) for military retired pay, SBP annuities, Social Security checks, and VA disability and survivor benefits will be 3.6%, effective December 1, 2011. It will first appear in the January checks, which will be paid on December 30.

But there are two categories of military retirees who won't receive a 3.6% COLA

**2011 Retirees:** Servicemembers who retired during calendar year 2011 will receive a somewhat smaller, partial COLA for this year only, because they already received a January military pay raise (which also raised their 2011 retired pay).

Members who retired between Jan. 1, 2011, and Sept. 30, 2011, will receive a partial COLA based on the calendar quarter in which they retired. Jan.-Mar. retirees will receive 3.6%; Apr.-Jun. retirees, 2.4%; and Jul.-Sept. retirees 0.4%. Those who retire after Oct. 1, 2011, will see no COLA this year. Members retired during 2011 will receive full-year COLAs in future years.

**REDUX Retirees:** Servicemembers who entered service on or after Aug. 1, 1986 and elected to accept a \$30,000 career retention bonus at 15 years of service agreed to accept reduced retired pay and COLAs as a trade-off for the bonus. REDUX retirees' COLAs are depressed 1% below the normal COLA rate, so they'll see a 2.6% COLA.

Go to MOAA's COLA Watch page for more information. <http://echo4.bluehornet.com/ct/13347022:15923560293:m:3:230981068:FB359C97CFC352F49BBC156F594C9059:r>

### COLA Vs. Pay Raise

In contrast to the 3.6% retiree COLA for 2012, currently serving personnel are scheduled for a 1.6% pay raise in January.

One question that always comes up when active duty pay raises or retiree pay raises (COLAs) are announced is: why the difference between the two?

Active duty (and Guard/Reserve) pay raises are tied to private sector pay growth in order to maintain pay comparability standards.

Because private sector pay raises have been relatively small the last couple of years, currently serving troops got a 1.4% raise last January and will get a 1.6% raise this coming January.

Retiree COLAs on the other hand, aren't "pay raises" but cost-of-living adjustments that are tied to inflation (as measured by the consumer price index). They're meant to sustain the same purchasing power of retired pay from year to year.

Because consumer prices actually dropped pretty steeply three years ago, retirees haven't seen any COLA for the past two years.

Now that prices have finally risen back above where they were three years ago, retirees will see a 3.6% COLA.

Because they're tied to different things, currently serving pay raises and retiree COLAs are rarely the same number.

Here's a sample of just the last six years:

- 2007: 2.7% pay raise vs. 3.3% COLA
- 2008: 3.5% pay raise vs. 2.3% COLA
- 2009: 3.9% pay raise vs. 5.8% COLA (largest COLA in 27 years)
- 2010: 3.4% pay raise vs. zero COLA
- 2011: 1.4% pay raise vs. zero COLA (smallest military pay raise in almost 50 years)
- 2012: 1.6% pay raise vs. 3.6% COLA

As you can see, the amounts vary considerably from year to year. The side that gets less always has a gripe...but wait until next year, and the shoe may be on the other foot.



# JAYHAWK CHAPTER MOAA



A membership meeting will be held **Tuesday, 15 November 2011**, at the Lawrence Country Club.  
Dinner cost is \$22.00/meal.

**The Program:** Our guest speaker will be Kansas Insurance Commissioner Sandy Praeger. Following her presentation, she will participate in a panel discussion with four Kansas doctors regarding health care insurance issues and their effects on our members..

**Social Hour:** 1800 hours      **Dinner:** 1845 hours

**The Menu:** *Steak, potato, vegetable, rolls, salad, tea or coffee and ice cream*

Send your reservation and check payable to Jayhawk Chapter MOAA to arrive no later than **Thursday, 10 November 2011**, to:  
CAPT (Ret) Jim Cooper - 1115 Stone Meadows Drive, Lawrence, KS 66049-3961

**Dinner reservations are confirmed on Monday before the dinner.  
Cancellations, if necessary, should be made prior to Monday noon;  
otherwise, the Lawrence Country Club will charge us for those meals.**

If you have any questions, you may contact Jim Cooper at 842-7037 or John Halladay at 843-6184.

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Yes, please make \_\_\_\_\_ reservations for me and my guests. (Spouse and other guests are welcome.)

The cost is \$22.00 per meal. I am enclosing a check for \$\_\_\_\_\_ for meal(s).

Clayton L. Comfort Award program contribution \$\_\_\_\_\_  
**(Separate check made out to "KU Endowment")**

TOTAL: \$\_\_\_\_\_

\_\_\_\_\_  
Name

\_\_\_\_\_  
Telephone

**IF YOU NEED A RIDE TO MEETINGS, PLEASE LET US KNOW HERE \_\_\_\_\_  
AND GIVE US YOUR TELEPHONE NUMBER \_\_\_\_\_**

**TEAR OFF AND RETURN THIS FORM WITH A CHECK PAYABLE TO:  
JAYHAWK CHAPTER MOAA  
CAPT (Ret) Jim Cooper, 1115 Stone Meadows Drive, Lawrence, KS 66049-3961**

MOAA WEBSITE: [www.moaa.org](http://www.moaa.org)

KANSAS COUNCIL WEBSITE: [www.kansasmooa.org](http://www.kansasmooa.org)

JAYHAWK CHAPTER WEBSITE: [www.jayhawkmoaa.org](http://www.jayhawkmoaa.org)

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If so, it saves the Chapter for both  
printing and postage.*

*Please let us know at  
[jwhalladay@sunflower.com](mailto:jwhalladay@sunflower.com)*

**2011 Jayhawk MOAA Calendar:**

Tuesday 15 November MOAA meeting

**2012 Jayhawk MOAA Calendar:**

Tuesday	17 January	MOAA meeting
Tuesday	20 March	MOAA meeting
Tuesday	15 May	MOAA meeting
Tuesday	17 July	MOAA meeting



*One Association, One Voice. Yours.*

*Newsletter Editor  
Jayhawk Chapter, MOAA  
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Lawrence, KS 66049-1646*

**IN GOD WE TRUST**