



Jayhawk Chapter MOAA Newsletter



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September Program:

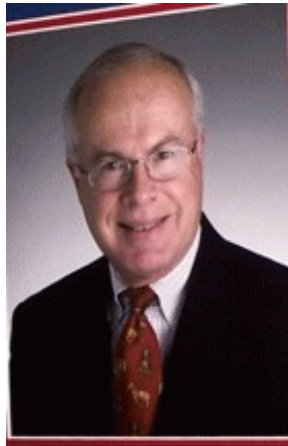
Our guest speaker will be COL Barry Wright, USA-RET,
Director of MOAA's Council and Chapter Affairs

★★★★★ CHAPTER
awarded for
2002 / 2003 / 2005 / 2008
2009 / 2010 / 2011 / 2012 / 2013

★★★★★ CHAPTER
awarded for
2004 / 2006 / 2007

President's Comments. . .

I hope that everyone continues to follow the discussions in Washington concerning the future of the DoD Budget with a focus on the proposed changes to military compensation and benefits even with Congress in recess. As all of us who have served know, it is the quality of our people that determines the success of every mission. MOAA as the premier advocate for military personnel will be a major voice in shaping this national debate. We in Jayhawk can play a role in this debate by using the information provided to us by MOAA to help in developing our personal opinions and making them known to our elected representatives. Of particular help in this effort to keep informed is the information from MOAA shared by John Halladay via email. I strongly recommend that you read these.



On a local level I am happy to report that our Chapter has again earned recognition with a Five Star Level of Excellence Award for 2013. Our thanks to Dean for his hard work in the preparation of our annual report Also, Jayhawk hosted the quarterly Kansas Council of Chapters meeting in September. Our thanks to the Lawrence Country Club for their support in making this event a success.

I want to remind everyone about our September 16th dinner meeting at the Lawrence Country Club where our guest speaker will be Col Barry Wright the Director of Chapter Affairs for MOAA National. I look forward to seeing you there.

Ed

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1 September 2014

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*** Reservations should be sent
to Jim Cooper by
10 September**



JAYHAWK CHAPTER NEWS

Alan Van Loenen reports his activities with Civil War and/or WWII reenacting; if anyone has an interest in the reenacting of these two Wars they could contact him. He does reenacting for Union Artillery for the Civil War and German Panzer SS for WWII. He works with Sgt Samuel J. Churchill - Sons of Union Veterans of the Civil War (SUVCW) - Camp 4 the Lawrence, KS SUVCW camp.

On Aug 21 - 23, he will be in the vicinity of Lake Erie in Conneaut, Ohio doing a WWII reenactment of "D-Day"; which is suppose to include the Allies landing on "landing crafts" from Lake Erie attaching the German beach head. On Sept 18 -21 I will be at a WWII reenactment at Rockford, Ill; which I believe is one the bigger WWII reenactments in the USA; with lots of WWII equipment on display and in use for the WWII reenactment.

From Jim Cooper:

In April Sandy and I traveled west to visit friends and family. Our first stop was in Hawaii to visit an old shipmate, Admiral Harry Harris, who is now Commander, US Pacific Fleet. Harry and his wife Bruni graciously invited us to stay with them at their quarters, which is called the Nimitz House. Harry pointed out that Nimitz House was actually completed in early 1941, and that Admiral Kimmel was the first occupant – but the impact of the events of December 7, 1941 ensured that the house would not be remembered as “Kimmel” House. Naval Air Station Barbers Point, my old duty station, has been turned over to the State of Hawaii, and it was depressing to see that much of the station has fallen into disrepair from neglect. Traffic in Hawaii has increased significantly since we were last stationed there in the early 90s – but even with all that, Hawaii is as it always has been for us: gorgeous, fragrant, relaxing – a real paradise.

After a couple of great days in Hawaii, we continued on to Japan to visit fellow member (and daughter) Veronica, now stationed as a labor and delivery nurse at Naval Hospital Yokosuka. We met up at the US-managed New Sanno Hotel in Tokyo and then took the Shinkansen (bullet train) to Hiroshima. Hiroshima is a very friendly city and the Peace Museum is well done for the most part, but the museum has a definite perspective, which tends to minimize the import of the Japanese actions which led the US to employ the atomic bomb, and which explains away that use as motivated primarily by anti-Soviet concerns and the need to justify the expense in researching and producing the bomb. We also visited Miyajima Island, about 30 minutes by train from Hiroshima, a favorite Japanese tourist destination and site of the iconic Torii Gate in the bay. When we returned to Yokosuka we took the opportunity to renew friendships both on and off base. It was a great way to throw off the long midwinter blues – visiting two of our favorite duty stations.



Veronica, Sandy & Jim
at Miyajima Island

NEW/FORMER MEMBER: Nourie, Robert Jon, MAJ USMC RET
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Spouse: Kathleen

**The newsletter is only as good as the material available,
so each member is requested to forward news and other items of interest to the editors.**



Army News

MAJ Davis McElwain, USA

Greetings Jayhawk Chapter!

We have returned from a busy summer and have already begun developing new leaders during the fall semester in the Jayhawk Battalion. The Cadets are continuing to show their desire to be the best Battalion in Cadet Command. This summer, the juniors, now seniors, experienced a world of change at LDAC (Leader Development and Assessment Course), the Army Cadet Command National camp. Despite alterations to evaluations, battling the heat of Fort Knox and changes throughout the execution of training, the Cadets of the Jayhawk Battalion persevered. Showing their dedication to professionalism at all times, 10 of our 18 Cadets (56%) that attended received the best rating (E-Excellent), and no cadets received any negative ratings. Of those 10 Cadets, five were ranked in the prestigious "Top 5 Cadets" in their respective Platoons. Excellent as this is, it is inspiring to know that this improves over the 38% E rating last summer and doubles the Cadet Command rate of 28%. All in all, we are extremely proud of our Cadets' performance this summer.

Now we are in the midst of students returning to University life and getting ready for classes to begin. In light of that, we have again hosted our bi-annual New Cadet Orientation here at the Military Science Building. With 40 new freshman, 12 new sophomores and four new juniors coming into the program, the Jayhawk Battalion has swelled to 134 Cadets. All new cadets received briefings welcoming them to the unit, providing information about our world class Ranger Challenge and Ranger Buddy Competition training, university support including tutoring, Cultural Understanding and Language Proficiency (CULP) programs, language training benefits, and Scabbard and

Blade, the ROTC Academic Honor Society. The new cadets also received an initial equipment issue of uniforms and got to put them to use in the heat with fun training on west campus at the ROTC Obstacle course and on the National Guard climbing wall. The week concluded at the presentation of an Army Achievement Medal to 2LT Jessica McCoy, a Spring Graduate who has assisted in recruiting for the last few months and will leave soon to begin her Nursing Basic Officer Leader Course at Fort Sam Houston, TX. The final event was the contracting ceremony; solidifying the commitment of 12 new Cadets with the time-honored words of the Oath of Enlistment. Our new Cadets left energized for classes next week while our returning Cadets swelled with pride at their first successfully executed event. It is going to be an exciting year! WE BUILD LEADERS!

As always, thank you for your support of the Jayhawk Battalion.

Check out our website at www.armyrotc.ku.edu

for more details on these events. Also check out

<http://armyrotc.ku.edu/2014-ranger-buddy-competition>.

Additionally, find us on Facebook <http://www.facebook.com/KUArmyROTC> and follow us on Twitter: http://twitter.com/KU_ArmyROTC



JAYHAWKS LEAD THE WAY!

MAJ Davis McElwain



Navy News

CAPT David Schweizer, USN



Greetings from the Jayhawk Navy!

The summer has come to an end, and the Jayhawk Battalion is ready-to-go for another exciting and productive semester!

The Midshipman have returned from their summer training and are more motivated than ever to excel in the Navy and Marine Corps. There are five new additions to the Battalion (Pictured left to right):



MIDN Clifani “Lacey” Stephen from Moberly, MO; MIDN Tanner Smith from Houston, MO; MIDN Shane White from Freeman, MO; MIDN William McNichols from Flower Mound, TX; and MIDN Charles Richmond from

Northbrook, IL; They recently graduated from the Orientation and Indoctrination (O&I) here at KU where they participated in over 100 events across six days designed to build a foundation for success in a military environment and for their freshmen year of academics. These five are rock stars!

Countless hours went into preparation for O&I, and each event was conducted professionally due to the hard work of the 13 Officers/NCOs and 10 Midshipmen/Officer Candidates comprising the O&I staff. With days going from 0530 to 2130, our newest Midshipmen performed hours of classroom study, practiced drill and shooting, qualified in swimmer and water survival, performed physical training, completed



the Adam’s Campus leadership course and enjoyed a paintball competition and pizza night with the unit staff.

Numerous facility rehabilitation efforts were conducted throughout the summer, drastically improving the appearance of the Military Science Battalion. The largest of these involved a renovation of the students Learning Resource Center (LRC) and student lounge.



Encompassing two meeting areas, a computer center, library, and lounge area, the Midshipmen now have a comfortable environment to study, perform battalion functions, or just relax. To further enhance the development of our Midshipmen, the battalion is expected to receive a Maritime Skills Simulator (MSS) system in September 2014 which is designed to introduce students to basic ship handling and compliment their studies in Navigation and Seamanship. The simulator replicates an underway bridge team, and require students to practically demonstrate the ship handling knowledge garnered in their Naval Science courses.

As we begin the Fall 2014 semester, I would like to personally thank our local MOAA chapter for their continued support. Rock Chalk and Go Navy!

CAPT David Schweizer

This is the story of four people -- Everybody, Somebody, Anybody and Nobody. It seems that there was an important job to be done, and Everybody was sure that Somebody would do it. Anybody could have done it, but Nobody did it. Somebody got angry because it was Everybody's job. Everybody thought Somebody would do it, but Nobody asked Anybody. It ended up that the job wasn't done, then Somebody blamed Everybody, when actually Nobody asked Anybody.



Air Force News

LtCol Brian Salmans, USAF

Greetings from Det 280, the Flying Jayhawk Wing,

We are excited to start the new academic year at KU with a new class of freshman cadets. We have 24 new freshman cadets and four new sophomore cadets. It is a good sign that we continue to see many young men and women who want to serve their country through the armed services.

Captain Nathaniel Cunningham and SSgt George White both returned from AFROTC Field Training where they served as Field Training CADRE staff. AFROTC Field Training is presently 22 days, split between Maxwell AFB, Alabama and Camp Shelby, Mississippi. At Camp Shelby, the intent is to familiarize cadets with a deployed environment and the various leadership challenges that can arise. They also learn various expeditionary skills while there. Both Capt Cunningham and SSgt White served at Camp Shelby. We also welcomed back eight cadets that completed the rigorous Field Training program. These cadets have now entered our Professional Officer Course program and are one step closer to receiving their commission as 2Lts in the Air Force.

Detachment update:

The Flying Jayhawk Wing is off to what will be a very exciting Fall semester.

New Student Orientation was held on 22 Aug, where we welcomed the new cadets to our program. The Air Force continues with force management initiatives in order to draw down the number of AFROTC cadets entering the service. Graduates of 2015 are being given the option to voluntarily separate or choose positions with the Air National Guard or Air Force Reserve. AFROTC will conduct a board at the end of September in order to meet the end numbers of cadets to continue on to active duty once they graduate and commission in May of 2015. Those cadets who meet the board and are not selected to continue into the active duty Air Force will be commissioned upon graduation into the Individual Ready

Reserve. We have been working with the Air National Guard and Air Force Reserve recruiters to provide information to our cadets about opportunities with these organizations.

This semester will feature some of the usual events, but we plan to make things much more interesting. In the works are a field leadership exercise, a ropes course, a career day, and SERE training. Another base visit to one of our nearby Air Force bases is planned and the Joint Military Ball (hosted by the Army ROTC) will be another wonderful event. Veterans Day activities will be the highlight of cadet activities for November. Air Force ROTC will once again host the 24-hour vigil that will take place at all three veteran memorials here on campus for Veterans Day remembrances.

Cadre update:

Capt Nathaniel Cunningham pinned-on Captain on 22 Jul 14. SSgt George White will sew-on his Technical Sergeant stripes on 1 Sep 14. We are expecting an additional Captain to our detachment in December. Major Benjamin Smith has PCS'd to Offutt AFB, NE.

MOAA Jayhawk Chapter, thank you again for your support. Detachment 280 is looking forward to what I know will be a very challenging and yet rewarding year of training our Air Force's future officers.

“Aim High...Fly, Fight, Win!”

Very Respectfully,

Lt Col Brian Salmans
Commander, Air Force ROTC Det 280

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 Legislative Update, 11 July 2014:

Commission: MOAA is Right on Personnel Costs

A few short months later, DoD leaders (whose proposals to whack pay and benefits have been mostly rejected by Congress) are saying costs are falling — and it's due to their plan?

Here's the truth. MOAA's analysis of the Pentagon's own budget data showed:

personnel costs have held steady at about 30 percent of the defense budget for more than 30 years, and despite Congress' rejection of draconian pay and benefits cuts year after year, personnel cost growth was already in decline.

The July 3 release of the Military Compensation and Retirement Modernization Commission's (MCRMC's) interim report removed any doubt about who's been stating the facts and who's been blowing smoke.

The MCRMC validated [MOAA's analysis](#) that military personnel costs have remained steady at about 30 percent of the defense budget — not 40, 50, or 70 percent as various DoD and service officials have stated to the media, the public, and Congress.

The MCRMC [agreed with MOAA](#) that DoD leaders' claims of "significant cost growth since 2000" ignores that compensation levels in 2000 are a dubious standard because both DoD leaders and Congress at the time deemed those levels too low to sustain the career force.

Cost growth from 2000 through 2010 was necessary to fix the retention problems of the late 1990s caused by years of cuts to pay and benefits.

Congress initiated pay raises that exceeded private sector pay, eliminated out-of-pocket housing costs, and provided health care to retirees forced out of the military health care system.

Cost growth since 2011 hasn't just leveled off; it has actually declined.

Now that a presidential commission independently has validated MOAA's analysis, DoD claims military pay and benefits are unsustainable and "eating us alive" are no longer credible.

DoD's repeated draconian proposals to cut pay, health care, and other benefits have been shown to be inappropriate and unnecessary.

Congress' adoption of far more modest alternative savings options MOAA suggested is what has worked — and costs are declining just as MOAA predicted.

So what now? Even as they acknowledge the reality of personnel cost decline, DoD leaders continue to press Congress for massive benefits cuts — including huge TRICARE fee hikes, the elimination of TRICARE Prime, years of capped pay raises and housing allowance cuts, and cuts to the commissary benefit.

The House has again rejected these disproportional cuts, but the Senate Armed Services Committee reluctantly agreed to some of them after drinking the Pentagon's "exploding personnel costs" Kool-Aid.

The bottom line: The MCRMC's interim report, which validates MOAA's analysis, should dispel the myth that military people and families are the problem and put Congress' cost-saving focus where it belongs — back on the Pentagon's well-documented procurement and mismanagement fiascos.

MOAA Legislative Update, 18 July 2014:

Health Care Survey Results

MOAA recently surveyed 12,000 military beneficiaries for their perceptions of the health care received within the Military Health System (MHS). The survey's purpose is to assist DoD as it conducts a comprehensive 90-day review of the MHS to determine if it is troubled by any of the problems exposed in the recent VA health care scandal.

The review is focused on three primary areas; access to care, safety, and the quality of health care in military treatment

facilities (MTFs) and the TRICARE network. The review is due to Secretary of Defense Chuck Hagel on August 29.

72 percent of all respondents thought the military health system met their needs and the needs of their family. Beneficiaries who received most of their care at MTFs felt the strongest that the military health system met their needs (82 percent) with those using the TRICARE network in a close second (80 percent).

Users of MTFs gave high satisfaction marks to the skills and competencies of medical providers and support staff, as well as the cleanliness of facilities. Almost 85 percent of MTF beneficiaries felt that there was a climate of patient safety where they received their care.

Two areas of concern for MTF users were the ability to get appointment times and the ability to get access to specialists.

Of those who experienced difficulty getting medical treatment over the past year, one in five experienced problems booking an appointment. One surveyor commented: "I have had my Primary Care Manager (PCM) change three times in the past year. I have had such hard times getting appointments because the PCMs are getting shifted around so much with the budget cuts. Waiting close to a month to get an appointment is really hard, especially when it isn't serious enough to go to the ER, but something you want taken care of soon."

17 percent of those who had problems getting care at an MTF said that seeing a specialist was an issue.

Only 8 percent of beneficiaries using the TRICARE network reported problems booking appointments and seeing specialists.

MOAA Legislative Update, 01 August 2014:

New Scholarships for Surviving Spouses

A long-sought MOAA goal was realized this week thanks to Sen. Jeff Merkley (D-Oregon) and a House-Senate compromise bill that would help veterans wait-listed for care in VA facilities get the care they've earned.

A provision in the compromise legislation authorizes Gunnery Sgt. John D. Fry Scholarships to surviving spouses of servicemembers who died in the line of duty since Sept. 10, 2001. The Fry Scholarship provides a tuition free college education at two- and four-year public colleges, a housing allowance based on the DoD rate for a sergeant (E-5) with dependents, and an annual book allowance.

Predatory Lenders Target Servicemembers

On Tuesday the Consumer Financial Protection Bureau (CFPB) and 13 state attorneys general secured \$92 million in debt relief from Rome Finance (Colfax Capital Corp. and Culver Capital LLC) for about 17,000 U.S. service members harmed by a predatory lending scheme.

Like many predatory lenders, Rome Finance lured servicemembers with the promise of instant financing and no money down. They also withheld important information on billing statements and illegally collected on voided loans.

Make a Difference this August

Congress must make some big decisions in the second half of this year. The full House and the Senate Armed Services Committee (SASC) completed their respective drafts

of the FY 2015 defense authorization bill. The SASC-passed version of the defense bill would make a number of cuts to pay and benefits proposed by the administration, including:

Capping the FY 2015 military pay raise at 1 percent, 0.8 percent below the increase dictated by current law to keep pace with private sector pay growth;

Increasing Basic Allowance for Housing (BAH) out-of-pocket costs for servicemembers by five percent over the next three years;

Dramatically increasing TRICARE pharmacy copayments over next ten years and require all beneficiaries to refill maintenance medications via the mail-order pharmacy.

The House-passed version of the defense bill rejects all of these cuts.

These issues will be debated this fall. It's imperative that we let our legislators know how we feel about them.

MOAA Legislative Update, 08 August 2014:

President Signs Historic Vets' Care Bill

Retired Navy Vice Adm. Norb Ryan, president of MOAA, participated in a ceremony with service men and women, lawmakers and other military and veterans' group representatives to witness President Obama sign into law historic legislation to overhaul the VA health care system.

The Veterans Access, Choice, and Accountability Act of 2014 (H.R. 3230) permits veterans who can't be seen within 30 days at a VA hospital or who live more than 40 miles from a VA facility to seek care outside the VA system. Qualifying veterans will be issued a "choice card" for such care.

The \$16.3 billion measure authorizes the hiring of thousands of doctors, nurses and other health professionals at the VA's nearly 1,000 hospitals and outpatient clinics nationwide. Under the new law, employment rules will be revised to make it easier to dismiss senior VA executives judged to be negligent or performing poorly. This legislation also devotes \$10 billion in emergency spending over three years to pay private doctors and other health professionals to care for qualifying veterans who can't get timely appointments at VA hospitals or clinics or who live more than 40 miles from one of them. Moreover, it includes \$5 billion for hiring more VA doctors, nurses and other medical staff and \$1.3 billion to open 27 new VA clinics across the country.

Other MOAA-backed outcomes in the bill improve GI Bill education benefits. Student veterans and dependents with transferred GI Bill benefits can attend any public college at the in-state tuition rate, even if they are not legal residents of a state. Surviving spouses from the Iraq and Afghanistan conflicts will receive "Fry Scholarship" under the Post-9/11 GI Bill, a benefit that their children already enjoy.

MOAA is pleased that the legislation creates a VA "commission on care" to strategically examine how VA health care can be made more efficient and effective for veterans in the future. The legislation fulfills a MOAA recommendation to the President and Congress to create a high-level, independent commission to examine how the VA health system can be improved after the current access crisis is resolved.

After the President signed the legislation, Vice Adm. Ryan said, "Today's VA bill signing ceremony at Ft. Belvoir was a very good first step in helping the VA get back on the right course. The Congress demonstrated that when they come

together in an bipartisan effort, good things can happen for our Nation. MOAA looks forward to working with the new VA Secretary Bob McDonald and his team as they work to assure veterans get the care and benefits they have earned."

Time to End the SBP/DIC Offset

By Col. Mike Hayden, USAF (Ret)

Recently, I helped a survivor, who had lost her retired military spouse, navigate the somewhat confusing benefits in DoD and the VA.

Her husband had elected the Survivor Benefit Program (SBP), which provides the survivor up to 55 percent of the servicemember's military retired pay, yet she also was entitled to Dependency and Indemnity Compensation (DIC) provided by the VA because her husband's death was determined to have been the result of his military service.

DIC provides a modest \$1,233 a month (\$14,796 a year), however, under current law, survivors who are eligible for both SBP and DIC must forfeit a dollar of their SBP annuity for every dollar of DIC received from the VA. Often, the offset completely eliminates the SBP annuity the military retiree paid for, as was the case for this survivor. This offset came as quite a financial shock.

Fortunately, commissions and members of Congress already have called for an end to the offset. The October 2007 report of the Veterans' Disability Benefits Commission recommended eliminating the offset for all SBP/DIC survivors, asserting that when military service causes a servicemember's death, the indemnity compensation from the VA should be paid in addition to SBP coverage, not subtracted from it.

Many members of Congress have acknowledged the inequity and cosponsored corrective legislation ([H.R. 32](#) and [S. 734](#)) to recognize SBP and DIC are paid for different reasons — a premise MOAA whole-heartedly supports. SBP is a servicemember-purchased annuity (insurance plan), whereas DIC is an indemnity payment to a surviving spouse when military service causes a servicemember's death.

The bottom line: Difficult budgetary times, such as those we are experiencing today, have led to inaction on ending this unfair offset. Fair treatment for survivors of servicemembers who gave their lives for their country must not be a low funding priority. Congress must, at the very least, take steps to extend and improve SSIA with full repeal of the offset remaining the goal.

More Army Pink Slips on the Way

The Army will soon begin notifying hundreds of additional soldiers that they will be forced out of the service due to ongoing force reductions.

Less than a month after the Army informed nearly 1,200 captains they would be involuntarily selected to separate from service (some while in combat zones), the service announced it would soon notify 550 majors they too would be forced out of service.

The Army is resorting to involuntary separations in order to bring its active duty force down from its post-9/11 peak of 570,000 members to 490,000 by October 2015. It will further shrink to 450,000 troops by 2019, and if sequestration isn't alleviated, the Army could contract to as small as 420,000 servicemembers.

DFAS Eases Complex Password Rules

If you were one of the thousands of retirees and survivors who complained to the Defense Finance and Accounting Service about the unreasonably strict password content and expiration requirements the agency imposed last year -- congratulations.

You helped force DFAS to appreciate that its burdensome requirements increased security in only one way: by preventing beneficiaries from accessing DFAS' online services.

The changes come almost a year to the day when MOAA first petitioned DFAS to adjust its password policy.

Here's a summary of what DFAS agreed to change about the password requirements, effective immediately:

Password Length

New: 9 to 30 characters

Old: 15 to 30 characters

Password Content

New: No spaces

At least ONE

uppercase letter

lowercase letter

number

special character of the following ten (!,@,#,\$,%,&,*+,=)

Old: No spaces

At least TWO

uppercase letters

lowercase letters

numbers

special characters of the following eight (!,@,#,\$,%,&,*+,=)

Password expiration/change requirement

New: Every 150 days

MOAA Legislative Update, 15 August 2014:

GAO Report: Eliminate USFHP

A July 31 Government Accountability Office (GAO) report recommends eliminating the U.S. Family Health Program (USFHP) benefit, citing duplicate services and unnecessary costs.

The report stems from the FY 2013 National Defense Authorization Act which required the GAO to review DoD's health care contracts, including USFHP.

The GAO was tasked specifically with studying the role of the USFHP within the military health system, and the extent to which the USFHP affects DoD's health care costs. The review determined that the program is duplicative and results in unnecessary costs to the government.

The USFHP provides managed health care (TRICARE Prime) for military beneficiaries using the patient-centered medical home model of enhanced access and places a strong focus on wellness and prevention.

The problem, according to the GAO, is that the establishment of the TRICARE network in the 1990s made the USFHP largely redundant.

GAO states that the TRICARE contracts provide Prime coverage to 4.5 million beneficiaries. By contrast, only 134,000 beneficiaries receive Prime through USFHP. A majority of

current USFHP beneficiaries live in Prime Service Areas, making them eligible for both benefits.

In addition to overlapping coverage, the GAO notes the USFHP fails to maximize utilization of military treatment facilities (the most cost effective means of providing military health care) and flaws in its contract with DoD do not require it to disclose administrative costs and profits -- making it difficult to determine the program's efficiency.

Reviewing the military health care system to increase efficiencies makes sense, but the quality of health care and choice must factor into any decisions along with costs.

Boasting a patient satisfaction rate of over 92 percent, beneficiaries using USFHP report the plan consistently exceeds customer expectations, and its satisfaction rates are not only the highest within the TRICARE system, but far surpass the national average of commercial plans. MOAA believes that a robust, high quality health care benefit is an essential element to maintaining the all-volunteer force. Eliminating the program as a purely budget driven move would be a major blow to the beneficiaries currently enrolled in the program.

It is important to note that the GAO report is only a recommendation at this point. There are no current proposals to eliminate the USFHP benefit. However, this proposal could surface as part of the FY 2016 budget submission next year.

The Military Compensation and Retirement Modernization Commission (MCRMC) is looking at the military health care system -- including USFHP -- as it prepares its recommendations for reform in a February 2015 report. The outcome of the MCRMC report could have significant implications on military health care and compensation. You can share your comments with members of the MCRMC on the USFHP or any other form of military compensation.

Social Security Report Calls for Reform:

In July the Social Security Board of Trustees issued its annual report on the financial status of the program. According to the report, Social Security will not be able to cover its full obligations as early as 2033. If no action is taken, after 2033 Social Security could only pay three-fourths of scheduled benefits.

The Trustees recommend Congress act sooner rather than later to right the programs trajectory, so there is more time to phase in potential changes. Earlier action will also help minimize any adverse impacts on affected beneficiaries.

Resolving the financial shortfall will likely require a bipartisan solution that raises taxes, reduces benefits, increases the retirement age, or some combination of the three. None of the available options are politically popular, but a compromise solution has been discussed in recent attempts to tackle the deficit.

The report's projections are largely unchanged from last year, meaning that the program has neither deteriorated nor improved significantly since the Board's 2013 report.

Those who fear that Social Security will not be around at all when today's working-age population retires misunderstand the Trustees' projections.

The Social Security program shortfall is relatively modest, amounting to 1 percent of gross domestic product (GDP) over the next 75 years. The Trustees and others have sought a combination of tax increases and benefit modifications, carefully crafted to shield recipients with limited means and to

give ample notice to all participants. Such actions could put the program on a sound footing indefinitely.

Social Security benefits are hardly lavish. The average retiree or survivor receives less than \$16,000 a year from Social Security; the average disabled person even less.

Congress will have to replenish a smaller, but separate, disability insurance trust fund by 2016 to keep it solvent. Because the retirement and disability components of Social Security are closely woven together, the Trustees recommend a comprehensive solvency package.

This is a hardly a new issue, and with the November elections on the horizon a "grand bargain" on deficit reduction and entitlement reform is very unlikely in the near future.

Congress may have an appetite to tackle these tough issues in 2015, when the threat of sequestration returns and concerns over Social Security and Medicare continue to intensify.

Improved GI Bill Benefits:

Last week, MOAA President Vice Adm. Norb Ryan, USN (Ret) participated in a ceremony to witness President Obama sign into law historic legislation to overhaul the VA health care system. This legislation also included improved GI Bill Benefits for veterans, family members, and surviving spouses.

Here's our interpretation of the legislation:

Veterans

Under this new provision, beginning July 1, 2015 veterans using GI Bill benefits (Post-9/11 or the Montgomery GI Bill) at any public college or university, regardless of individual's state of residence, will be charged the in-state tuition rate while living in the state where the school is located.

Veterans have three years from the date of discharge and must have at least 90 days active duty to qualify for this provision. If the veteran remains continuously enrolled at the institution, the in-state tuition rate would apply for the duration of coursework.

The law permits public colleges to require veterans to demonstrate intent to establish residency or meet other requirements unrelated to residency to be eligible for the in-state rate.

Spouses and Dependents

Veteran spouses or dependents using Post-9/11 GI Bill benefits under the transferability program are considered covered individuals for the purpose of this legislation.

Based on MOAA's reading of the statute, the eligibility of active duty spouses and children with transferred benefits is not entirely clear. We will coordinate with the Secretary of Defense and the VA Education Department to get part of the statute clarified.

Surviving Spouses

The legislation also included a significant improvement to the educational benefits received by our Post-9/11 surviving spouses:

Beginning 1 January 2015, an amendment to this legislation would expand the Marine Gunnery Sergeant John David Fry Scholarship to include surviving spouses of members of the Armed Forces who died or die in the line of duty after September 10, 2001. The Fry Scholarship provides a tuition-free college education at two and four-year public

colleges, a housing allowance based on the DoD rate for an E-5 with dependents, and an annual book allowance. The scholarship is limited to 15 years after the date of the servicemember's death or the date the surviving spouse remarries, whichever is earlier. MOAA is very pleased to see this long-sought goal realized.

An important reminder for all active duty members of the Armed Forces, Spouses and Dependents:

Since July 1, 2009, Active duty members of the Armed Forces (Army, Navy, Air Force, Marine Corps, and Coast Guard) and his or her spouse, or his or her dependent children are eligible to receive in-state tuition at public colleges and universities in the state *where they reside or are permanently stationed*. Once a Service member or their family members are enrolled and paying in-state tuition, they will continue to pay the in-state tuition rate as long as they remain continuously enrolled at the institution even if the Service member is reassigned outside the state. This change is included in section 135 of the Higher Education Opportunity Act (H. R. 4137) (HEOA) which was signed into law on August 14, 2008 and amends and extends the Higher Education Act of 1965 (HEA). This requirement applies to all public institutions that receive funds under a program authorized by the HEA.

Eligible military children of officer and enlisted families in search of options for funding undergraduate education can apply for MOAA's education assistance in the form of scholarships, loans and grants. Don't wait! Learn more. Applications for the 2015-2016 school year will be available in early November 2014.

MOAA Legislative Update, 22 August 2014:

July COLA Announced

The Consumer Price Index dipped 0.1 percent in July, falling to 234.525. It now stands 1.8 percent above the FY2014 COLA baseline of 230.327. The July, August, and September CPIs will be used to calculate the 2015 COLA.

Information for the Consumer Price Index for the month of August is scheduled to be released on September 17.

Who Pays for Your SBP Benefits

If your answer is "I do," that's only part of the story.

Unlike civilian life insurance or annuities, the law requires a significant federal subsidy for Survivor Benefit Plan (SBP) benefits.

Retiree premiums do, in fact, cover most of the benefit cost for non-disabled retirees who spend at least 20 years on active duty, but DoD picks up the rest of the tab.

For Guard and Reserve retirees, who usually don't draw retired pay until age 60 or reasonably close to that age, the DoD share of the cost is higher.

In the case of members who die while on active duty or active duty for training, the Pentagon covers 100 percent of the survivor's SBP benefit.

The proof of this is that, every year since 1989, the amount of SBP annuity payments to survivors has exceeded the amount of SBP premiums collected from retirees.

For FY 2013, payments to survivors totaled \$3.8 billion vs. \$1.25 billion collected in retiree premiums.

Many retirees believe the government is somehow making money in those cases when a spouse pre-deceases the

retiree. But in fact, every single dollar of SBP premiums paid by today's retirees goes to fund survivors' benefits... and the total of the premiums falls significantly short of covering the SBP benefit cost.

Unlike civilian insurance programs, SBP is a special benefit for military people who complete a career or die in service.

A federal subsidy for the program is a recognition that military people pay far more for their benefits than their cash premiums. It's partial recompense for the vastly greater premiums servicemembers and their families pay in service and sacrifice over the course of an arduous career in uniform.

VA Expands Health Care Network

In response to the VA's health care access crisis, and with recommendations from MOAA and other service groups, the VA announced it will now provide primary care through its recently-established nationwide Patient-Centered Community Care (PC3) contracts.

Previously, the VA only provided primary care services within the walls of VA hospitals and clinics.

Veterans' access to PC3 (purchased care) services are based on referrals from the VA when a local facility is unable to see a veteran within a reasonable time (or does not offer the needed service).

PC3 contracts now provide primary care, inpatient and outpatient specialty care, mental health care, some emergency care, and limited newborn care for enrolled female veterans after delivery.

The addition of primary care to the PC3 contracts will help local VA Medical Centers reduce waiting times for a number of services by providing more flexibility in the referral system.

The expansion of services provided through the PC3 contracts is not related to the establishment of veteran "Choice Cards" in the recently passed Veterans Access, Choice and Accountability Act of 2014.

Six (6) Strategies for Effective Grassroots Action

By Chris West

You've identified a policy change in your state that could benefit military retirees, veterans, or family members. What's next? To make a difference at the state level, you need to be an effective grassroots advocate. Use these six tactics to take action and cultivate more supporters for your cause:

1. Go online.

Visit MOAA's online advocacy center at www.moaa.org/contactcongress. You can pinpoint the top legislative issues using the State Report Card and use MOAA-crafted language from the advocacy center to write an email to your state-level representatives; most elected officials have an online constituent contact form so you can send your message through electronically.

2. Have a conversation.

Identify like-minded supporters in your personal networks at work, church, your neighborhood association, or other local organizations you're a part of, and talk to them about the issues you've identified and why they're important to your community, military people, or the nation.

Give supporters the phone number or email address for their state legislators and ask them to make contact and share their thoughts on the issue. It only takes a minute to tell your elected officials how you feel, quickly and politely.

When it comes to advocacy, numbers matter. The more constituents your state elected official hears from, the more powerful your voice will be.

3. Be creative.

Host a letter or postcard-writing campaign at your home, a public library, or a local café and invite friends, family, and other supporters. You can use the template language from MOAA's online action center to help constituents craft personalized messages to their local legislators.

For greater impact, ask them to share their stories about how they've been personally affected by the issue at hand. Make the event fun, and take pictures, then write a blog post about your event or post a photo to Facebook and ask others to join in the campaign with you.

4. Sharpen your pencils.

Start a letters-to-the-editor program. It's easier to get a letter printed in a local newspaper than in a large, national paper; just be sure to follow the submission guidelines the newspaper provides on its website.

Connect your local or personal issue to its bigger, national impact to encourage your audience to see how everything fits together.

If your letter is published, try to find a link to your letter online so you can share it easily with other supporters using social media and via email.

5. Go public.

Hold a tabling event to share information on your legislative issues at a high-traffic location, such as a farmer's market or an outdoor shopping center.

Ask supporters to share their contact information with you, and then have them write a short postcard to their state representative (you can provide blank postcards for them to write on), or have them call their elected official right there if they have a cellphone. You can leave a voice mail for most state legislators on the weekend or after hours.

Be sure to get permission from the location before setting up your table, and use signs (homemade ones are fine) on your table to identify your group. This encourages interested parties to come to you, so you won't always have to approach people cold.

Don't forget to follow up with potential volunteers by sending them links to contact their state representatives directly; include information on future organizing events.

6. Grow your network.

Train your fellow advocates on the how-tos of contacting their state-level representatives, and then ask them to do the same with their own friends and family. The goal is to replicate your effectiveness and create other issue advocates who can reach out to their own networks.



JAYHAWK CHAPTER MOAA



A membership meeting will be held **Tuesday, 16 September 2014**, at the Lawrence Country Club.

Dinner cost is **\$24.00/meal**.

The Program: Our guest speaker will be COL Barry Wright, USA-RET, Director of MOAA's Council and Chapter Affairs

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

The Menu: Pork loin, vegetable, rolls, salad, tea or coffee and dessert

Send your reservation and check payable to Jayhawk Chapter MOAA to arrive no later than **Wednesday, 10 September 2014**, 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 \$24.00 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

KANSAS COUNCIL WEBSITE: www.kansasmooa.org

JAYHAWK CHAPTER WEBSITE: www.jayhawkmoaa.org

**Thank you for receiving
the newsletter via e-mail !!
It saves the Chapter for both
printing and postage.**

2014 Meeting Schedule:

Tuesday	16 September 2014
Tuesday	18 November 2014



One Association, One Voice. Yours.

**Newsletter Editor
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FIRST CLASS MAIL

IN GOD WE TRUST