



# Jayhawk Chapter MOAA Newsletter

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## November Program:

Our guest speaker will be John Curatola, a civilian at Fort Leavenworth. His topic will be the Air War of World War 1.

☆☆☆☆☆ CHAPTER  
awarded for

2002 / 2003 / 2005 / 2008 / 2009  
2010 / 2011 / 2012 / 2013 / 2014

☆☆☆☆☆ CHAPTER  
awarded for

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## President's Comments. . .

September and October have certainly gone by quickly !! On September 10-12 COL John Halladay, USA (RET) and I attended the Chapter Leaders' Symposium in Kansas City. The MOAA Web Site has posted all of the slides presented at the symposium including Chapter Management, Membership and Legislative Workshops, as well as Levels of Excellence Best Practices, Tips for improving Newsletters & Websites and Meeting the Membership Challenge. Feel free to "surf" through the MOAA Website for the symposium, and any of the many links available.



I hope all Jayhawk Chapter MOAA Members and families have been keeping up with the multiple "Call for Action" items that have been coming to you from MOAA. One of the things I took away from the Symposium is that MOAA is extremely well organized and has great focus on telling our elected officials what our position is on things such as pay, medical (including pharmacy issues), housing, commissary and other issues. The National MOAA Leaders were very clear that they need all of us at the Chapter and Council Level to help, and that working together we have the best opportunity for success.

There was a significant change approved at the Symposium regarding the Level of Excellence Recognition Program. Starting with the 2015 submission the due date to MOAA has been moved forward to March 1<sup>st</sup> (from June 1<sup>st</sup> in previous years). This will be achieved, but it means that I will need all of your respective input earlier than in previous years. Please do not be shy or bashful in providing me information on all organizations and activities in which you participate. This can include anything you do individually or collectively such as volunteer at LMH, volunteer at Watkins Museum, act in theater performances, coach a youth team, participate in local government, serve in a position in your church, mentor and/or give presentations to schools or groups, help place and recover flags for Memorial Day observation, be a "Bell Ringer" for the Salvation Army Red Kettle Drive, or any other things you may be involved with.

At the end of October I will be attending the MOAA Annual Meeting in Orlando, Florida which will include receiving the Five Star Level of Excellence Award for 2014 for the Jayhawk Chapter. I look forward to our November Dinner Meeting when Past President RADM Ed Phillips, USN (RET) will attach it to our Chapter Flag. I hope to see you all at this meeting.

Thank you, and Never Stop Serving.

*Mike*

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LCDR Michael R. Miller, USN (Ret)  
1<sup>st</sup> Vice-President: :  
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2<sup>nd</sup> Vice-President:  
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COL John & Shirley Halladay  
Web Master:  
LtCol Stanley Sneegas, USAF (Ret)

### Inside this issue:

|                          |    |
|--------------------------|----|
| November Program         | 1  |
| President's Message      | 1  |
| Jayhawk Chapter News     | 2  |
| Army News                | 3  |
| Navy News                | 4  |
| Air Force News           | 5  |
| MOAA Legislative Updates | 5  |
| Dinner Reservation Form  | 11 |
| MOAA calendar & websites | 12 |

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



# JAYHAWK CHAPTER NEWS



**CORRECTION:** I was given incorrect information in August regarding Bill Radtke's address. His correct address is 4721 Bob Billings Parkway, Lawrence, KS 66049.

## PERSONAL NEWS

### From Dean Bevan:

My short play, "*Grim Reaper*," will be broadcast as a radio drama in November, by two different organizations:

1. The Shoestring Radio Theatre (<http://www.shoestring.org/listen.html>), on NPR from KUSF in San Francisco, and
2. The On Air Players (<http://www.onairplayers.com/>), from Pittsburgh. These will both go up on their websites as podcasts which can be listened to at any time.

The On Air broadcast will be available starting next Tuesday, Oct. 27; the KUSF will originate on Nov. 25.

### From Tim Hornik:

Over the summer my life and definition of independence changed dramatically. Towards the end of June, I received Black Jack, my guide dog from America's Vet Dogs, a Guide Dog Foundation affiliate. America's Vet Dogs provides Veterans with quality guide dogs, mobility dogs, hearing dogs, and other service dogs thanks to its dual accreditation from the Assistance Dogs International and the International Federation of Guide Dogs. America's Vet Dogs recently partnered with the University of Kentucky to evaluate a training protocol and repeatable task a Service Dog aiding in the amelioration of PTS would accomplish without impinging on the safety of the Veteran or bystanders.

In the four months since returning from New York with Black Jack, we covered over 500 miles of walking and running throughout the Lawrence area. Black Jack, like his name, is a black Labrador named after General "Black Jack" Pershing. I selected this name since it's the name given to 2nd Brigade, 1st Cavalry Division, with whom I deployed in support of OIF. Black Jack easily folded into my family, and my daughter loves playing catch and running alongside him while playing in the yard.

At the end of August, my daughter reminded my wife and me how fast life goes, as she started her first day of Kindergarten. As Ferris Bueller stated, "life moves pretty fast. If you do not stop to look around every once in awhile, you can miss it." This mantra should guide the lessons we bestow upon others, as we each make family, career, and retirement decisions impacting our families. Enjoy the time we have with each other, since we cannot change the past, only how we recall it.

For more information about America's Vet Dogs and the Guide Dog Foundation, visit the below links: <http://vetdogs.org> and <http://www.guidedog.org>

## FALL TRAVEL

Fall is here and that means weekend trips and holidays for the military family. If you and your family have a medical problem while traveling this Fall, you can call the Nurse Advice Line (NAL) while on the road for all of your health concerns and needs. NAL supports nearly all TRICARE beneficiaries in the continental United States, Alaska and Hawaii, including TRICARE for Life.

The NAL is the Military Health System's initiative to improve ready access to safe, high quality care. Calling the NAL gives you access to the advice you need at the right time. Call 1-800-TRICARE (874-2273), Option 1 to talk to a registered nurse who can answer your urgent care questions, give you health care advice, and if you need a same-day appointment for an urgent problem, help you find convenient high-quality urgent care.

**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

### LTC Davis McElwain, USA

#### Greetings Jayhawk Chapter! Welcome New Jayhawk Cadets!

On August 20, 2015, 34 new cadets arrived at the Military Science Building and became acquainted with their new home at the Jayhawk Battalion. MS II's and MS III's led new cadets from station to station where they were issued equipment, signed paperwork, conducted a physical assessment, and met their fellow cadets.



CDT Osborne helps CDT Jacob Bennett draw supplies

"It is always exciting when new cadet orientation comes because we are able to see all of the new cadets that are going to join and further better the program," said CDT Nathaniel Law, 22, MSIV. "I remember when I first joined the program, I was terrified but excited for what was to come."

New cadets had the opportunity to talk with MSIII's and MSIVs to get more information about ROTC and what the program entails. New cadets also had an opportunity to sign up for extracurricular activities like the Color Guard team and the Fall Ranger Challenge Competition.

#### Jayhawk Battalion Fall Field Training

On September 18, 2015, the Jayhawk Cadet Battalion traveled to Ft. Riley, Kansas, to conduct a two-day Leadership Development Exercise (LDX). Once cadets arrived at Ft. Riley, they viewed a static display courtesy of the 2<sup>nd</sup> Battalion, 34<sup>th</sup> Armor. Additionally cadets had the opportunity to have a question and answer session with active duty soldiers who participated in the static display.

"The static display was awesome because I was not only able to get hands on with the vehicles these soldiers operate, but I could ask questions I am not able to ask every day," said Casey Boyd, 20, MSIII.



CDT Mesa helps teach CDT McConnell and CDT Erickson how to operate a radio

Cadets also attended the infantry and field artillery museums located at Ft. Riley. After dinner, MSI's and MSII's were able to get hands on

with equipment such as radios, compasses, and maps. Additionally, MSIII's had an opportunity to receive OPORD training taught by our senior cadets.

On the second day, cadets awoke early to conduct a battalion run around Camp Funston with cadre. After eating breakfast in the Demon's Den Dining Facility, cadets applied tactics they learned from Day 1 to participate in paintball lanes. The paintball lanes included a capture the flag lane and an assault lane.

"This weekend provided great training for myself and all of the cadets around me, it is fun being able to apply what I have learned in class out in the field during these training events," said Cody McCurry, 19, MSII.

Cadets will use the leadership development gained for the duration of the Fall Semester and when they return to Ft. Riley for their annual Combined Leadership Development Exercise with other ROTC programs in the Spring.

#### Jayhawk Battalion Teams Place at Ranger Challenge Competition!

The Jayhawk Battalion sent two nine-man teams, Alpha and Bravo, to compete in the annual Ranger Challenge Competition at Camp Dodge, Iowa. Cadets trained vigorously for almost two months leading up to the event to compete against 12 other ROTC programs. Physical training consisted of intense PT for ruck marching and preparation for a competition APFT. Technical training included one rope bridge construction, medical training, and M4 assembly/disassembly.

The competition included nine events which tested the hard work each cadet put in for competition. Cadets awoke as early as 0400 hours for their APFT and were up as late as 0100 hours the next day for their final event, the 10k ruck march. At the completion of Ranger Challenge Competition, the KU Bravo team earned 5<sup>th</sup> place and Alpha team earned 3<sup>rd</sup> place behind Iowa and Iowa State.



Alpha and Bravo Teams strike a pose with their 3<sup>rd</sup> place trophy

"It felt great to know all of the training and hard-work we put in actually paid off," said Patrick Killeen, 20, MSIII. "I trained these guys for about two months



and I was amazed to see how dedicated and motivated each and every one of them were!”

The Jayhawks performance was an overall improvement from last year’s competition, where they placed 4<sup>th</sup> in the male division and 2<sup>nd</sup> in the female division. KU Army ROTC will strive to keep the momentum from this year and apply it next year when they look to place first at competition.

We look forward to hosting our Jayhawk Battalion Alumni on the 31<sup>st</sup> of October for our annual Wall of Fame Ceremony and participating in Veterans Day remembrance events and the Salute to Service KU Football Game on the 21<sup>st</sup> of November. Contact the Battalion at 785-864-3311 for information on our upcoming events.

**WE BUILD LEADERS!**



## *Navy News CAPT Dave Meron, USN*



### ***Greetings from the Jayhawk Navy!***

Another month has come and gone and the Midshipmen are working hard on Midterm exams. On the 13<sup>th</sup> of October we celebrated the Navy’s 240<sup>th</sup> Birthday with the reading of the Chief of Naval Operations Birthday Message and the traditional cake cutting. Our Executive Officer, CDR Chris Higginbotham, was given the honor to assisting in the cutting as this marked his final Navy Birthday as an active duty sailor. With the change to our seasonal winter uniforms and the upcoming Joint Service Ball, it was also a perfect time to conduct a uniform inspection. The battalion looked great!

Before competing for Captains Cup points with a friendly game of paintball, I had the privilege to pin Officer Candidate Ben Davis with his first Navy Good Conduct Medal. OC Davis is an outstanding student who is currently a junior majoring in Electrical Engineering.



Check out our website at [www.armyrotc.ku.edu](http://www.armyrotc.ku.edu) for more details on these events, and take a look here <http://www.armyrotc.ku.edu/2015-ranger-buddy-competition>.



Additionally, find us on Facebook <http://www.facebook.com/KUArmyROTC> and follow us on Twitter: [http://twitter.com/KU\\_ArmyROTC](http://twitter.com/KU_ArmyROTC)

***ALL IN!***

***JAYHAWKS LEAD THE WAY!***

***LTC Davis McElwain***

October 23<sup>rd</sup>, the Battalion hosted the annual Joint Service Ball at Abe and Jakes located in downtown Lawrence. It was a great evening in which we were able to honor the seniors of each service who will commission in the spring. Capt. John “Irish” Keilty USN (ret), was the guest speaker for the event. He engaged the audience with a fascinating discussion of moral service and joint operations before concluding by thanking the senior cadets and midshipmen for their future service.



November will be a busy month for the Battalion. Upcoming events include, standing a 24-hour vigil at the Campanile on the 13<sup>th</sup> and 14<sup>th</sup>, the Veterans Day run on the 15<sup>th</sup>, ship selection for future Surface Warfare Officer MIDN Andrew Powell on the 17<sup>th</sup>, the Salute to Service football game on the 21<sup>st</sup> and Thanksgiving Break on the 25<sup>th</sup>-29<sup>th</sup>.

Thank you for your continued support of the Jayhawk Battalion!

***Rock Chalk and Go Navy!***

***CAPT Dave Meron***



## Air Force News

### LtCol Bill Pastewait, USAF

#### **Hello from Detachment 280, the Flying Jayhawks!**

It's been a busy and great start to the Fall Semester. I'd like to start off by recognizing a couple of our staff members. First, SSgt Anna Romero was selected as the Northwest Region NCO of the Quarter for 3<sup>rd</sup> Quarter, 2015. This is a great accomplishment as SSgt Romero put in significant work this quarter to improve many of our programs. We wish her the best as she competes at the Air Force ROTC HQ level.

Second, we want to send out congratulations to Captain David Rogers and his family. They were blessed with a baby boy this month as Ari Benjamin was born on Friday, 9 November. The new baby and family are all doing well.

#### *Detachment update:*

The cadets conducted a field leadership exercise on the KU West Campus. This replicated an Air Expeditionary Force-type deployment and focused on the cultural challenges that Air Force officers face when working in foreign country. The cadets practiced key leader engagements, advising, urban operations and force protection objectives. Our thanks to the KU Army ROTC program for supporting us with equipment which made the training more realistic.

The cadets and cadre has a great time at the Joint Military Ball on 23 October. With around 400 attendees, the cadets had an opportunity to socialize with other cadets and midshipmen as well as officers and spouses. It also provided an environment in which the cadets could learn about the formalities and military traditions of a military ball. The KU Navy Detachment planned and implemented a successful event. CAPT (Ret) John "Irish" Keilty was the guest speaker and gave an inspiring speech to the attendees.

#### *Coming Up:*

Veterans Day activities are on the horizon. There will be a joint ceremony at Strong Hall in the afternoon on 11 November. In addition, the cadets will continue supporting the 24-hour vigil of military monuments on campus from 14 – 15 November. Finally, the Veterans Day Run will begin at KU's Memorial Stadium on 15 November at 0900. All proceeds from the event support the KU Wounded Warrior Scholarship Fund and the KU Student Veterans Association.

Senior cadets are anxiously awaiting their career field selections and expect to receive that announcement in November.

We will host a Career Day on Tuesday, 17 November. This provides an opportunity for cadets to interact with officers from nearby bases and discuss potential jobs as well as life as an Air Force officer.

Finally, our Detachment will receive its three-year inspection on 9 – 10 November. The staff and cadets have put in a significant amount of time to prep the detachment for this Air Force ROTC inspection.

We look forward to a strong finish to the Fall Semester and the successful implementation of several new programs to help improve our detachment.

Very Respectfully,

***LtCol Bill Pastewait***

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, 04 September 2015:**

##### Tricare Secret Shopper Scam

The Defense Health Agency, Office of Program Integrity (DHA-PI) has received a significant number of return envelopes from mailings by a bogus organization. In the letter they identify themselves as TRICARE SURVEY INC., to TRICARE beneficiaries across the country and are attempting to solicit beneficiary to be "Secret Shoppers" for TRICARE. Please know that TRICARE does not employ "Secret Shoppers".

Enclosed in the mailing is a form letter claiming to be a solicitation for a position as a Trainee Independent Private Evaluator, a counterfeit TRICARE WPS check for \$3,775.00, and an instruction/survey form on how the beneficiary gets the check authorized through the company's agent via phone. Beneficiaries are directed to cash the check at their local

bank, retain a percentage of the money and utilize the remaining amount to purchase six "Vanilla Reload" cards at \$500.00 apiece at various stores across the country. The "Secret Shopper" is instructed to provide the company agent with the card numbers once they are bought, complete the survey and mail it, and wait for the next assignment. Once money has been loaded onto the card however, they are immediately available for transfer and the bogus company zeros out the monies on the cards.

DHA PI strongly advises you NOT to participate in this alleged "Secret Shopper" effort. TRICARE will identify the checks as counterfeit through a positive check controls process and return them to the bank in which they were drawn from as non-cashable. Potential exists for the beneficiary to be personally liable for the entire \$3,775.00 in restitution to the bank.

Should you receive a letter DHA PI again, strongly advises you not to contact the company or attempt to cash the counterfeit check. Also, please immediately submit a Fraud line report to DHA PI. To access our Fraud Reporting tools, go to the [Program Integrity page](#) and click on the "Report Health Care Fraud" button.

### **MOAA Legislative Update, 18 September 2015:**

The Military Coalition: United Purpose, United Voice - 5.5 million members strong

In his September – and final – edition of "The Bottom Line," MOAA Director of Government Relations Col. Mike Hayden, USAF (Ret) praises the Military Coalition.

We get more done on Capitol Hill when the military community comes together with one powerful voice. Formed in 1985, The Military Coalition (TMC) works hard to project a clear, united message to Congress.

A powerful consortium of over 30 military, veterans and uniformed services organizations, TMC celebrates its 30th anniversary this winter. The Coalition serves one united purpose: to maintain a strong national defense, provided by recruiting and retaining highly skilled and capable personnel.

While each association has its own programs and goals, the Coalition forges a common agenda each year and testifies before Congress on critical national defense issues.

The Coalition's strength lies with its membership: 5.5 million collective members. Those numbers provide two things on Capitol Hill: access and, most importantly, influence. When the membership is an active participant in the legislative process, members of Congress act.

As of today, I turn things over to Col. Steve Strobbridge, USAF (Ret). As someone who has previously been a TMC co-chair, he also understands the importance of the Coalition in getting things done on Capitol Hill.

At a time when politicians continue to try to balance the budget on the backs of the military, the work of the Coalition is more important now than ever before.

**The Bottom Line:** The Military Coalition remains a powerful force and is essential in protecting military benefits.

### **MOAA Legislative Update, 25 September 2015:**

What Are the Odds of a Fiscal Train Wreck?

Following the surprise announcement by House Speaker John Boehner @-Ohio) that he will resign at the end of next month, lawmakers threatening a government shutdown agreed to a funding proposal to keep the government running – for now.

"The commitment has been made that there will be no shutdown," said Rep. John Fleming (R-La.).

House and Senate leaders now seem poised to agree on a "clean" temporary [continuing resolution](#) (CR) next week that would keep the government running until Dec. 11. It would simply continue funding at current-year levels, with no controversial amendments.

But the short-term CR is only the tip of the political iceberg looming ahead.

To start with, no one knows if the post-Boehner House leadership will take an even harder line on budget issues.

### Legislative Champion Departs

Our very best wishes go with Col Mike Hayden, USAF (Ret), MOAA's Director of Government Relations, who recently departed MOAA to take a new position with the United States Air Force. Mike was selected as Director in 2013 upon the retirement of Col Steve Strobbridge, USAF (Ret), after serving 8 years as Steve's deputy.

Although Mike wished to avoid a fuss over his departure, we can't let this event pass without recounting the many important accomplishments achieved under his leadership.

On his watch, MOAA worked and won repeal of unfair COLA reductions imposed on retirees and survivors; blocked a proposed \$1 billion cut to the federal subsidy for the Defense Commissary Agency; and blunted a large proposed reduction of Basic Allowance for Housing for servicemembers.

On the health care front, he led successful charges to block consolidation of TRICARE health plans into a single plan with less choice, won permanent legislative relief from annual threats of 25 percent cuts in Medicare and TRICARE payments, and blocked proposals to means-test TRICARE Prime and TRICARE for Life fees.

In his earlier role as deputy director, he authored and led a successful legislative effort to correct legislation that significantly undercompensated thousands of disabled recipients of Combat Related Special Compensation.

For MOAA and as Co-Chair of the 31-association Military Coalition, Mike testified before the Veterans Disability Benefits Commission, the House and Senate Armed Services Personnel Subcommittees, the House Government and Oversight Committee, and the Military Compensation and Retirement Modernization Commission.

His extraordinary leadership, insights, and compelling analysis helped improve the quality of life for millions of current and future members of the military community.

We wish Mike continued great success in the next chapter of his career, and appreciate Steve Strobbridge's willingness to be recalled to this key MOAA leadership position.

### What Will it Take to Fix the VA?

For the first time in a generation, a congressionally mandated commission will meet to address the future of VA health care.

After news broke of the VA Phoenix medical center scandal last spring, MOAA wrote a letter to the president and leaders of the House and Senate veterans' affairs committees to say bureaucratic red tape and gross inefficiencies preventing veterans from accessing care required immediate attention.

MOAA called for an independent, bipartisan commission made up of leading public and private experts on health care to examine the 21<sup>st</sup> century of VA health care.

Lawmakers heard our message and passed the Veterans Choice Act, which established the VA Commission on Care.

Former MOAA Board of Directors member RADM Joyce Johnson, USPHS (Ret) was one of the presidential appointees to the commission.

Lawmakers also called for an independent study to look at the delivery systems and management processes of the VA Health Administration (VHA), in order to provide a holistic view of the system and its relationship within the VA.

According to the group's findings, and statements by top leaders in VA, simply buying more care through civilian health provider networks won't fix the VHA.

Three main themes emerged from the Commission's first meeting:

#### *It will take time*

"The kind of transformational change necessary will be a herculean task that requires sustained commitment," said Cdr. Rene Campos, USN (Ret), MOAA Deputy Director of Government Relations. "Cultural change is needed at all levels in the VA. This will take years to achieve."

#### *It will take vision*

An integrated system-wide approach that recognizes VHA's role within both the VA and the broader American health care system is needed. This will require top talent to manage both the current and future needs of veterans.

*It will take change*

The report found that “Leaders are not fully empowered due to a lack of clear authority, priorities, and roles; they work in a culture of growing risk aversion and distrust.” This leads to a disconnect in both operations and execution. By empowering leaders and providing a shared sense of urgency, VHA can create a patient-centric culture and a transparent, data-driven management system.

**MOAA Legislative Update, 02 October 2015:**Government Slashes Military Retirement*Major changes coming to system*

Despite a veto threat from the White House over funding priorities, Congress moves forward with a controversial defense bill

House and Senate conferees finally agreed to move forward with an annual defense bill, one with a lower than expected pay raise and significant changes to military pay and benefits.

*Military Pay*

The defense bill capped the active duty pay raise at 1.3 percent. This marks a third consecutive year of pay caps, and continues to undo a decade of work by Congress to eliminate a 13.5 percent wage gap between military and private sector pay.

Pay caps add up. An active duty O-3 with 10 years of service has now lost over \$1,800 since pay caps started.

*Military Retirement*

The bill also includes major changes to military retirement. Beginning in 2018, the new system will cut military retirement by 20 percent, and decrease the disability retirement calculation in order to provide a five percent government match to federal Thrift Savings Plan (TSP) accounts held by military members.

The intent of the plan is to provide a portable retirement benefit to troops exiting service prior to serving a full career. However, servicemembers are already eligible to use TSP, albeit without a government contribution.

MOAA has supported government matching of personal Thrift Savings Plan accounts, but it should not come at the expense of cutting military retirement, or cutting the payments to medically retired service men and women.

The new retirement plan provides an automatic one percent government contribution to TSP accounts, with an additional match of up to four percent of a servicemember's contribution. Earlier proposals stopped government contributions after twenty years of service. Lawmakers compromised and agreed to extend government matching up to 26 years of service.

MOAA will continue to advocate for government matching for a full career.

The new plan also allows for a lump sum distribution of a portion of retired pay.

Current servicemembers and retirees will be grandfathered into the current retirement system. Servicemembers with less than 12 years of services will have the option to opt-in to the new program.

Slashing military retirement by 20 percent and providing a '401k-style' benefit will erode career retention and provide a greater incentive for members to leave service early. Because the policy funds the new vesting provisions by imposing major cutbacks in benefits for those staying for a career, MOAA has great concerns about the impact on long-term readiness and retention.

Congress also repealed the final section of a complicated COLA-reducing law for future military retirees. Future retirees were originally subject to a one-percentage point reduction in annual retirement COLA until age 62. At

age 62, military retired pay would be recalculated and receive full COLA increases.

MOAA was instrumental in repealing the COLA change, with members sending 300,000 messages to Capitol Hill in just a few months.

*TRICARE*

MOAA is grateful Congress rejected proposals to means-test annual TRICARE fees and implement new enrollment fees for TRICARE For Life beneficiaries, at least for now.

Congress also rejected proposals to consolidate TRICARE Prime and Standard. Under those proposals, beneficiaries would have been subject to the enrollment fees of TRICARE Standard without the guaranteed access of TRICARE Prime. In essence, beneficiaries would be paying more for less.

Although lawmakers rejected major changes to TRICARE this year, they made no bones about the fact that now that they've overhauled military retirement, their next focus will be on health care. In report language, lawmakers warned, "... that comprehensive reform of the military health care system is essential" and "all elements of the current system must be re-evaluated, and that increases to fees and copays will be a necessary part of such a comprehensive reform effort."

*Prescription Copays*

One of the most contentious issues in the defense bill was the future of prescription copays. The administration's original budget called for 10 years of TRICARE pharmacy increases.

Senate lawmakers agreed, and proposed increases of 25 to 125 percent.

Proposals to increase prescription copays fail to take into account that TRICARE beneficiaries now pay 145 percent more since 2011, and that pharmacy copays are already indexed to annual COLAs.

Fortunately, House conferees prevailed over the Senate, but had to concede to a one-year increase in prescription drug prices.

*Survivor Benefits*

The defense bill also included language to correct an inequity for military survivors. The bill authorizes Survivor Benefit Plan coverage for a spouse in the event a former spouse predeceases the servicemember.

*Commissaries*

Original budget proposals called for both a consolidation of the commissary and exchange systems and a dramatic cut in commissary funding.

Those plans were thwarted thanks largely to the work of Sens. Barbara Mikulski (D-Md.) and James Inhofe (R-Okla.). They delayed any privatization efforts until further cost saving studies on the proposal are conducted. Sen. Mikulski also led the effort to restore over \$300 million in commissary funding.

The commissary budget only decreased slightly because of Mikulski's efforts. Patrons would have seen a reduction in the number of days open and operating hours.

The defense bill fell short on major MOAA-supported issues. The bill did not include provisions to:

- \* End the "widow's tax" for military survivors
- \* Expand concurrent receipt for disabled retirees
- \* Establish that career reservists with no active duty service are deemed veterans of the armed forces

"We are disappointed in the final defense bill and its adverse effect on military families," says MOAA President Vice Adm. Norbert R. Ryan Jr., USN (Ret). "We must reverse this trend of eroding pay and benefits because we're sending the wrong signal to the troops at the wrong time."



With the political horizon looking the way it is, MOAA's membership will be even more important next year to protect hard-earned benefits in service to the nation.

### TRICARE Pharmacy Changes Coming

Beneficiaries using maintenance medications need to enroll in the mail-order system or obtain medications through MTF pharmacies.

If you are unsure if your prescriptions are affected, you can call the number provided by Express Scripts: 1-877-882-3335.

For more information on the TRICARE Mail Order Program, check out MOAA's < Frequently Asked Questions >.

### **Linked FAQs (Not included as separate update email link)** **HOME DELIVERY PROGRAM** **FREQUENTLY ASKED QUESTIONS**

The 2015 National Defense Authorization Act (NDAA) requires TRICARE beneficiaries to get some prescription maintenance drugs from the TRICARE Pharmacy Home Delivery or a military pharmacy [starting October 1, 2015](#). This change initially affects 195,000 beneficiaries.

*Q. What are the changes to the TRICARE Pharmacy Program?*

Starting October 1, 2015, TRICARE beneficiaries must get some prescription maintenance drugs through the mail-order system or a military pharmacy. The change doesn't apply to active duty servicemembers, beneficiaries who live overseas, and beneficiaries who have other health insurance with a prescription benefit.

*Q. Why the change?*

The 2015 NDAA requires the change. Retail pharmacies are the most expensive option for beneficiaries and the DoD. Military pharmacies or home delivery options provide savings to both beneficiaries and the government.

*Q. How will I know if the change affects me?*

Express Scripts, TRICARE's prescription contractor, should have mailed letters to beneficiaries affected by the change. Beneficiaries may also call Express Scripts to find out if the change applies to their maintenance drug.

*Q. What if I missed the Oct. 1 deadline?*

Affected beneficiaries who did not switch required maintenance prescriptions into the mail order system by Oct. 1 should receive a reminder letter from Express Scripts. If medications are still not switched into the system, beneficiaries will be required to pay the full cost.

*Q. Can I opt-out after participating for one year (like the TFL Pharmacy Pilot)?*

No, there is no option to opt-out. Waivers may be available to beneficiaries with special circumstances, such as living in a nursing home. Beneficiaries must call Express Scripts at 1-877-363-1303 to request a waiver.

*Q. Where can I find a list of affected medications?*

Beneficiaries can check the [health.mil website](#) or call Express Scripts at 1-877-363-1303 to find out if the change applies to their maintenance drug.

*Q. Who can I call for help if I have questions?*

Have beneficiaries call Express Scripts at 1-877-882-3335.

*Q. I live in Arizona, where temperatures routinely are over 100 degrees. Won't drugs lose their potency if they ride around in a hot mail truck all day or sit on a porch or in a mailbox?*

Express Scripts' TRICARE distribution center is located in Tempe AZ. Officials say the temperature issue is mainly a longer-term storage concern. Sitting in a delivery vehicle or mailbox at higher temperatures will not cause a loss of potency for most drugs. Any potentially affected prescriptions are mailed in special temperature-controlled packaging and closely tracked to delivery.

*Q. My wife and I get our prescriptions from a military pharmacy. Will we have to sign up for mail-order refills and stop going to the base?*

No. Beneficiaries can still get refills through military pharmacies if they choose. The restriction on maintenance medication refills only applies to retail pharmacies, not military pharmacies.

*Q. My spouse has had difficulty obtaining a prescribed narcotic from the mail-order pharmacy. The prescription is only for a 30 day period then requires a new one. How will this be handled?*

Only refillable medications will be affected by the mail-order/military pharmacy requirement. Narcotic drugs will be excluded from the requirement. Although some narcotics may be used for chronic conditions, all narcotics are excluded from the mail-order mandate.

*Q. How do I contact Express Scripts to set up a mail-order account and get my prescriptions transferred?*

Beneficiaries can go to the [Express Scripts website](#), or call 1-877-882-3335.

### **MOAA Legislative Update, 10 October 2015:** **Does a Defense Bill Veto Matter?**

October 9, 2015

On Wednesday, the Senate passed the defense bill, a few days after the House. Now it's gone to the White House for signature.

But President Obama has said he will veto it next week. He is concerned Congress skirted statutory budget caps by adding (a much needed) \$38 billion in a supplemental wartime account exempt from budget caps.

Why does the White House see that as a problem? For one thing, the Pentagon needs funding in the baseline defense budget to make longer-term plans and commitments. A one-year supplement does not make that easy.

But the bigger political issue is that the president and many in Congress think the arbitrary budget cap is too low for non-defense programs, too. If the Pentagon is to get needed relief, they believe non-defense programs should as well.

The message of a veto is that the full funding should be in the basic defense budget, and the non-defense spending caps should be raised at the same time.

On Oct. 1, MOAA President Vice Adm. Norb Ryan, USN (Ret.) wrote the president urging against a veto. "As much as we disagree with some of the provisions," Ryan said, "the fact is that we are still a nation at war, and this legislation is vital to fulfilling wartime requirements."

Some concerned MOAA members have already asked, "Why not support the veto and try to get fixes to some of the things we don't like?"

The reality is that a veto will not reopen any of the things MOAA is concerned about in the bill.

Those fights have been fought in the Armed Services committees, with compromises – sometimes grudgingly – reached in the interest of getting a bill passed. There is zero possibility of any of those things being renegotiated in a Hill environment that is focused almost exclusively on budget issues.



If the president vetoes the defense bill, the only thing that has any chance at all of being reworked is the portion of the budget that's carried in the regular budget vs the supplemental piece. But the issue of how those changes are paid for is exactly what has Congress tied up in knots.

The worst-case veto scenario is a frustrated Congress could just eliminate the supplemental account, and pass a defense bill with \$38 billion less funding.

Alternatively, the defense bill would go back into the roiling pot with the other major budget issues – raising the debt ceiling, figuring out the entire government budget, and funding it through a continuing resolution or some other measure.

MOAA is already concerned that negotiations on these political hot potatoes may still lead to a federal shutdown.

We do not want to risk losing the defense bill as well by kicking it back to what will be an even more severely divided congress due to current uncertainty in leadership.

To MOAA, the best option is to sign the defense bill with the \$38 billion in contingency money now, keep the White House and Congress focused on negotiations on the already huge challenges for the remaining legislative year, and push our remaining legislative agenda in 2016.

### **MOAA Legislative Update, 16 October 2015:**

#### No Cola in 2016

The Bureau of Labor Statistics (BLS) released the September inflation figure this week and confirmed what most retirees already knew – there won't be a cost-of-living adjustment (COLA) in 2016 for people collecting military retired pay, Social Security, VA compensation, or survivor benefits.

One question we get every year is "Why is the retired pay COLA (higher or lower) than the active duty pay raise?"

The simple answer is they're tied to different things. COLAs are tied to changes in consumer prices, whereas active duty pay raises are (supposed to be) tied to the average American's pay growth, as measured by BLS' Employment Cost Index (ECI).

In many years from the mid-1970's through the mid-90's, COLAs were higher than active duty pay raises, primarily because active duty pay raises were capped below the ECI.

The track record for keeping annual retired pay COLAs up with the CPI has been far better, in part because inflation has been relatively low for many years.

#### You Will Pay (Lots) More in Part B Premiums!

70 percent of Medicare beneficiaries will be happy to know they won't see a Medicare Part B premium increase in 2016. If you're paying \$104.90 a month in 2015, you'll pay the same next year (unless you had a big jump in your 2014 income—see below).

But it's quite another story for the other 30 percent, who will see a 52 percent hike over what they're paying now.

How can this happen?

The law says, in years when there's no Social Security COLA, Part B premiums can't be raised, either.

But that protection doesn't apply to everybody. The law doesn't protect the following groups:

- \* new Medicare enrollees in 2016 (who aren't grandfathered because they never paid the lower premium);
- \* Medicare enrollees with incomes above \$85,000 a year (\$170,000 for a married couple), who already pay premiums higher than the basic \$104.90; and
- \* people who suspended or delayed their Social Security benefits (your Social Security check can't be protected against reduction if you're not getting a check).

So why the huge 52 percent increase for these non-grandfathered groups?

While one part of the law protects the 70 percent from premium hikes if there's no COLA, another says total premiums collected still have to cover the same total amount that would be collected if there were no grandfathering.

#### Agent Orange Scapegoating

October 16, 2015

At a recent hearing on the future of the VA health care system, Rep. Tim Walz (D-Minn.), complained that his MOAA-supported bill – H.R. 3423, an extension of the Agent Orange Act (AOA) – was allowed to expire in September. Walz, an Operation Enduring Freedom veteran and retired Army National Guard sergeant major, hoped the bill would be bundled with other expiring measures in a VA "extenders package."

Under the extension, the VA would renew an agreement with the National Academy of Sciences (NAS) to evaluate the scientific evidence regarding links between certain diseases and exposure to dioxin and other chemical compounds in herbicides. This includes any association between exposure to herbicides in Vietnam and diseases suspected to be associated with such exposure.

The evidence produced would form the basis of any recommendation from the NAS' independent Institute of Medicine (IOM) to add medical conditions to the list of diseases presumed caused by exposure to the herbicides. The AOA gave the Secretary of Veterans Affairs express authority to decide whether to authorize veterans' disability benefits for the diseases (and effectively required him to do so if the evidence indicated the link).

The IOM expects to finish its final report on Agent Orange exposure in March 2016. With the expiration of the AOA on Sept. 30, some believe an extension is essential to assure the report is implemented by the VA.

The House Veterans Affairs Committee thinks an extension is unnecessary because the Secretary already has general rulemaking authority to add more diseases to the presumptions list.

Walz' office staff said they were told through informal discussions that the Congressional Budget Office estimated the cost of H.R. 3423 in the billions.

Congress' hand-washing failure to extend the virtual mandate leaves Secretary Bob McDonald in a difficult position.

If he decides to add to the list of presumptive diseases, politicians and deficit hawks likely will blame him for incurring huge new government costs. (When former Secretary Eric Shinseki added three diseases to the Agent Orange presumptive list in 2010, hundreds of thousands of new claims flooded the VA system, helping to create the mountain of backlogged claims only recently brought under control.)

On the other hand, if McDonald doesn't act promptly to add diseases based on reasonable evidence from the IOM, he'll be accused of not taking proper care of Vietnam veterans.

MOAA thinks the VA Secretary deserves more congressional support in his exercise of this national responsibility.

### **MOAA Legislative Update, 23 October 2015:**

#### Stop The 52% Premium Hike

Protect all Medicare Beneficiaries in 2016.

Even though there will not be a Social Security increase next year, 7 million Medicare beneficiaries will see steep Part B premium increases. It's unfair for these

beneficiaries to pay significantly in Medicare premiums just because of a glitch in the law.

Ask your legislators to support the Protecting Medicare Beneficiaries Act now.

### Military Retirement Reform...And You

By: Col. Steve Strobebridge, USAF (Ret), Director, Government Relations

If you think you're "fully grandfathered," think again.

We've told you the FY 2016 Defense Authorization Act includes a dramatic overhaul of the military retirement system that reduces retired pay value by 20 percent and substitutes a lower-value savings match under a 401(k)-style system.

We've also told you the new plan will be imposed only on new service entrants on or after Jan. 1, 2018.

In other words, all currently in uniform and everyone already retired will be "grandfathered" under the current retirement system.

But that's definitely not the same thing as saying, "No currently serving or retired servicemember will experience any financial penalty from this change."

Now that I have your attention, let's look briefly at the new system.

- \* **Reduced retired pay:** Instead of providing 2.5 percent of the highest three years' average basic pay for each year of service (50 percent at 20 years; 75 percent at 30), it provides 2 percent per year (40 percent at 20 years; 60 percent at 30).
- \* **Thrift Savings Plan (TSP):** To help offset the lost retired pay, servicemembers will be expected to contribute part of their pay to a 401(k)-like TSP.
- \* **Government TSP contributions:** DoD will put 1 percent of basic pay in each servicemember's TSP account each year. Starting after two years of service, DoD also will match the servicemember's contribution up to 4 percent of basic pay. Matching deposits will stop after 26 years of service.
- \* **Vesting:** Unlike the current system, servicemembers separating after one or more terms would be able to keep the government contributions to their TSP.
- \* **Lump-sum retired-pay option:** Retirement-eligible servicemembers will be able, if they choose, to receive a portion of their retired pay as a lump sum. The option is to take 25 percent or 50 percent of the total retired pay they would draw between initial receipt of retired pay and age 67. But the amount would be steeply discounted for every year before age 67.

The new system will save DoD more than \$13 billion in the first 10 years alone.

In effect, it makes people who serve 20-plus years substitute their own money for the government's. It also makes career servicemembers foot the bill for new payouts to separatees.

We're also concerned the lump-sum payment will entice too many retiring servicemembers to forfeit a very large amount of retired pay for a small fraction of the value in a lump sum. DoD and Congress bash payday lenders for doing essentially the same thing.

Some ask, "Why are you making a big deal about this, since it will be years and years before anyone retires under the new system, and it doesn't affect anyone already serving or retired?"

For one thing, wrong is wrong. If these changes were being inflicted on today's retirees, we'd say the reduced pay is not commensurate with their sacrifice. We don't think future servicemembers' sacrifices will be any less.

MOAA has no problems with a vesting provision, but the fact that the changes save billions even after adding this big new cost tells you this is a drill to save money at the expense of those who serve longest and sacrifice most.

### President Vetoes Defense Bill

On Thursday, 22 October 2015, President Obama vetoed the FY 2016 National Defense Authorization Act, which sets budgets and policies for the military.

### What Happens If The Government Defaults?

A possible government shutdown is yesterday's news – at least until Dec. 11, when the current continuing resolution expires.

That's all about keeping the government running.

The new looming crisis concerns the country's debt limit, which the Treasury Secretary says the U.S. will hit around Nov. 3.

Why is that significant?

Well, national spending exceeds revenue every year, and we have to make up the difference by borrowing – i.e., selling government bonds.

The amount America can borrow is limited by statute. So when we hit the debt limit, Congress must raise the debt limit to allow additional borrowing, or else America will default on its obligations.

There's a general consensus among government leaders, economists, and wall street insiders that a default would be very, very bad in many, many ways.

### A MOAA Hail and Farewell

Karen Golden, deputy director of Government Relations for military family issues, left MOAA this week to accompany her husband, Col. Bob Golden, USMC upon his retirement and relocation to New Jersey.

Karen's professional expertise and people skills made her an extraordinarily effective ambassador for MOAA and advocate for military families. She's been sought out personally for consultation by defense, White House, congressional, and media leaders.

Among her many, many accomplishments, she led the charge to:

- \* win major improvements in health care and other protections for military children with special needs;
- \* protect the commissary system from steep cuts;
- \* win all 50 states' participation in agreements to ease children's school transitions between states; and
- \* win 49 states' approval of laws to ease licensing inhibitors for military spouses moving between states on military orders (get with it, New York).

Though it's difficult to say goodbye to Karen, MOAA is fortunate to have found another extraordinarily qualified replacement in Brooke Goldberg.

Brooke is an Air Force spouse and a mother of two. Her husband, Maj. Jason Goldberg, USAFR, has served ten tours in Iraq with special operations units.

As a lawyer and educator, Brooke has extensive experience working with military families in a variety of key positions. For the past two years, she served as deputy director of Government Relations for the National Military Family Association. Before that, she served as Squadron and Major Command Key Spouse for the USAF Special Operations Command.

We're very excited to welcome Brooke to the Government Relations team.



# JAYHAWK CHAPTER MOAA



A membership meeting will be held **Tuesday, 17 November 2015**,  
at the Lawrence Country Club.

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

The Program: Our guest speaker will be John Curatola, a civilian at Fort Leavenworth.  
His topic will be the Air War of World War 1.

Social Hour: 1800 hours

Dinner: 1845 hours

The Menu: Tossed salad with two dressings, Carolina style slow-roasted pork butt,  
baked beans, dinner rolls & butter, Chef's choice dessert, coffee or tea.  
(Vegetarian option: Macaroni and cheese)

Send your reservation and check payable to Jayhawk Chapter MOAA  
to arrive no later than **Wednesday, 11 November 2015**, to:  
**CAPT Jim Cooper, 1115 Stone Meadows Drive, Lawrence, KS 66049**

*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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cut here

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 Jim Cooper, 1115 Stone Meadows Drive, Lawrence, KS 66049**



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)

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

**2015 Meeting Schedule:**

Tuesday 17 November

**Tentative 2016 Meeting Schedule:**

Tuesday 19 January  
Tuesday 15 March  
Tuesday 17 May

Tuesday 19 July  
Tuesday 20 September  
Tuesday 15 November

*Everyone Enjoy A Happy Thanksgiving*



*Newsletter Editor  
Jayhawk Chapter, MOAA  
2403 Manchester Road  
Lawrence, KS 66049-1646*

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