

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

VOLUME XXXV ISSUE III

thesalute1@gmail.com

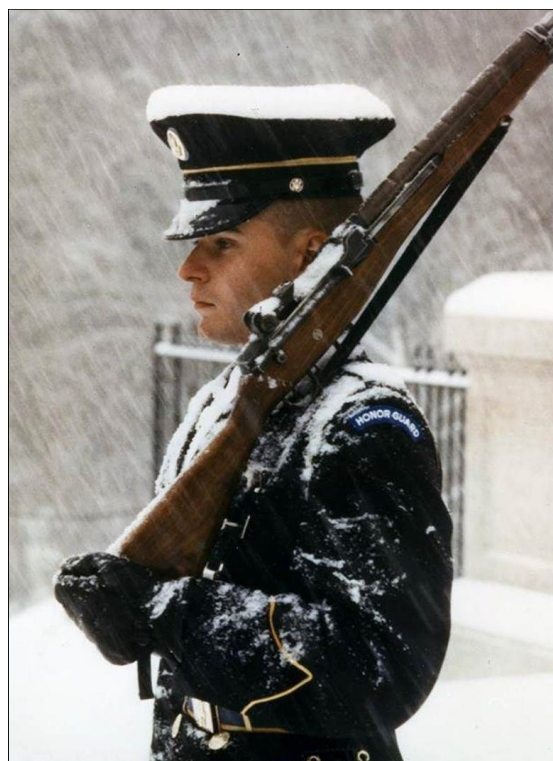
pacmoaa.org

March 2016

PAGE ONE

It is time to catch up a little following our recent bad weather. The photo to the right was forwarded to *The Salute* by a PAC-MOAA member just after our recent record breaking snow. Although we were not able to locate specifics or credits for the photo, it and the accompanying text seemed to warrant PAGE ONE status. To be sure there were other people working during the storm earning them special recognition, this young man however faces an unusual reward for his dedication to duty that was explained by the accompanying text. Remember this when you read the Tricare article on page 6.

The Salute failed to report on our January dinner meeting rec-



This man is working during the recent February storm, while the rest of our government was taking a snow day off in D.C. Congress will soon be back in session to discuss cuts to his pay and benefits.



ognizing our guest speaker, Jaime Areizaga-Soto, the Deputy Secretary of Veterans and Defense Affairs of Virginia. His excellent presentation outlined why Virginia is the country's most veteran friendly state. Above is Deputy Secretary Soto receiving a hearty well done and thank you from PACMOAA president Hal Hostetler.

I would be very remiss if I did mention that the program was opened with the Woodrow Wilson High School Color Guard presenting the Colors and a smart presentation it was. It is always a great pleasure to meet with the various JROTC students when they are at our meetings. I believe the AFJROTC will be with us at our June meeting. Best of life to these bright young men and women.



[Click Here for
DIRECTORY](#)

Chapter Happenings

Mar 10 PAMOAA Dinner

Mar 13 Daylight savings begins

Mar 11 Ides of March

Mar 17 St. Patrick's Day

Mar 20 Palm Sunday

Mar 20 Vernal Equinox

Mar 25 Good Friday

Mar 27 Easter Sunday

MARCH DINNER

Our dinner will be held on **Thursday, 10 March** at the Hilton Garden Inn (HGI) Ballroom at 5921 Harbour View Boulevard in Northern Suffolk. [LINK TO HGI](#) for an excellent map, GPS information and HGI contacts. Social hour will begin at 1800 with dinner at 1900.

MENU

Iceberg Tossed Salad with Ranch or Italian Dressing
Chopped Steak with Mushroom Gravy on the side
Garlic Mashed Potatoes & Seasonal Vegetable Medley
Rolls and Chef's Choice Dessert
Water and Ice Tea at table with
Coffee and Hot Water for Tea Station

Cost is **\$30.00** (includes tax and gratuity) Please make your reservation no later than **Sunday, 6 March** with Sherry Ferki. Come join us for good company, good food and a good time. **REMEMBER A RESERVATION MADE IS A RESERVATION PAID.** Please request any special diet requirements when making your reservation.

MARCH SPEAKER

COL Irv Lindley, USA (Ret), Chair of the Portsmouth Mayor's Military Affairs Committee is our March guest speaker. There is no information concerning the topic of his presentation at this time. Our February speaker, COL Peter Youngblood USA (Ret) is also a member of that same committee. His presentation of experiences as a combat medic was something I will remember as it brought back times long gone by.



Below is a picture of Peter Youngblood with PACMOAA Vice-President, CDR Kenneth App, USN (Ret.), who filled in for President Hostetler at our February meeting. Hal has been ill for several weeks and we wish him a full recovery.



More Chapter Happenings

MEMBERSHIP RENEWAL REMINDER

Currently 34 PACMOAA members have renewed their membership and we have gained one new member for a total of 35. , PACMOAA ended 2015 with 84 members so 40% of the membership have renewed as of 25 February. Please make an effort to pay your dues in a timely manner which helps the leadership plan our year.

What do the dues provide you? They help keep you informed on current legislation and DoD activities that impact you. How? *The Salute* newsletter and the PACMOAA TODAY website focuses on significant current events on a monthly basis to assist you in taking targeted action. Our website is a central location to locate your legislators, links to key websites, announcements of events, etc. Both items cost money. Membership also provides for your representation in the commonwealth legislative process via our membership in VCOC. PACMOAA is an important advocate in our area for active duty, guard, reserves, veterans, retirees, surviving spouses and their families.

PACMOAA is committed to community activities like supporting JROTC groups, providing scholarships for students going into an ROTC program and helping the homeless.

We are not all work and no play. We schedule and coordinate dinner meetings with interesting speakers as part of our annual program. Every one who participates in these meetings experience great camaraderie, good food, and a chance to meet members of other MOAA chapters.

Please consider renewing your membership NOW, even if you cannot actively participate in PACMOAA activities and programs. HELP US HELP YOU! Do not forget our scholarship program. You can pay your dues at the next PACMOAA meeting or mail it to:

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

IMPORTANT POSITIONS NEED TO BE FILLED

Several PACMOAA Leadership Team positions are vacant as members have moved into other leadership positions and/or have health issues preventing from them continuing in the position. A brief description of the open positions will follow. Please contact Hal Hostetler or Sherry Ferki if you have any questions or would like to volunteer.

Assistant Legislative Representative:

This person would assist Legislative Representative Karl Wilson with disseminating updates and important information related to legislative issues on local, state and national levels. It would be helpful if that person could also attend the quarterly VCOC Legislative meetings.

Personal Affairs Officer:

This person would coordinate:

Acknowledging membership deaths/illnesses with sympathy/get well cards and personal calls to family members.

Notifying MOAA of member deaths so the member can be recognized in TAPS of *The Military Officer* and the surviving spouse can be sent a survivor benefit package.

Working with PACMOAA Chaplain Bob Steorts assisting surviving spouses after a member death.

Public Affairs Officer

This person would facilitate publicizing PACMOAA activities as much as possible:

Getting notices of PACMOAA meetings into the local newspapers for Chesapeake, Portsmouth and Suffolk like the Currents and Clipper.

Forwarding articles to the local newspapers about important events like the election of 3 of 6 VCOC officers from PACMOAA.

CHAPLAIN'S CORNER

The True Face of Humanity

All right, they're on our left, they're on our right, they're in front of us, they're behind us...They can't get away this time.

Lieutenant General Lewis B. "Chesty" Puller, USMC (when surrounded by eight enemy divisions)

The 1950s and 1960s were interesting times, especially for a white boy coming of age in the South. The Selma marches, the Woolworth lunch counter sit-ins, Rosa Parks refusing to give up her seat on the bus, Governor Wallace openly defying the law and federal - these events weren't just stories on the six o'clock news; they happened in places we knew, to people we knew.

I understood what was going on around me, why there were "civil disobediences" and why the civil rights movement gained strength and momentum. I understood why certain segments of our society didn't feel included in the benefits of that society. The only thing I couldn't understand was why the situation existed in the first place.

Being unable to comprehend bigotry and hatred wasn't due to any moral superiority on my part, and had nothing to do with my being smarter or wiser. In fact, it had nothing to do with me at all but, rather, had everything to do with the clear-sighted example my father set.

And what made a boy like my father, raised in rural, depression-wracked Texas, defy his own racist upbringing and teach his children to accept every person on his or her own merits? Maybe that had something to do with a summer night long ago, a night that opened the eyes and heart of a born and bred Southern boy.

The Allied Army fought its way across France and Belgium, liberating Europe foot by bloody foot in the summer of 1944.

The Third Armored, the Spearhead Division,

was in its customary spot at the head of the advance. Out in front of the rest was a big Sherman tank with the ace of spades - the death card - arrogantly painted on its turret, and stenciled under that, "In the Mood", the title of the Glenn Miller hit.

Hanging half out of the turret, as was his habit, rode Staff Sergeant L.G. Pool. He had been - before the war - a bull rider in rodeos around south Texas. Riding this particular thirty-ton bull that same way seemed only natural.

As the day wound down and the fighting slacked up, the column turned and began to regroup for the night. Pool's crew wanted to take just one more field, liberate one more farm before turning back. Everybody knew that was Pool's way.

While Pool was frequently chewed out for not staying in formation, everyone knew that this kind of soldier didn't come along very often. Certainly, General Charles de Gaulle had recognized that trait when he made Pool one of only a handful of American GIs whom de Gaulle would personally decorate with the French Medal of War.

Sergeant Pool was the first acknowledged ace of tankers. After the war, major studios would vie to make a film of his exploits. When the tank commanders would assemble the night before an attack and draw straws to see who would lead, Pool would grab the entire bunch of straws and drawl, "I'm leadin' this one." Then he would grin and look around, daring the others to take the straws from him. That was also Pool's way. So, no one seemed particularly surprised that Pool's tank hadn't returned with the rest of the column.

This night, however, would be different from the rest. Darkness was settling in when the radio crackled in the headquarters tent. Pool's tank was five miles from bivouac, five miles behind a heavily fortified enemy line, out of fuel.

Consternation was the best word to describe the reaction at division headquarters. One of the top fighting men in the entire European

NEWS FROM MOAA

theater of war was stuck with his crew in a totally untenable situation, and sending the column back out to rescue Pool and his men was unjustifiable.

For Sergeant Pool and the others, the same bitter realization dawned as they grimly calculated that by hoarding all their shells and choosing their targets wisely, they might live to see reinforcements, to see morning.

The tank's big gun split the night with its thunderous roar; the fifty-caliber gun mounted on the turret chattered too every now and then - all in an attempt to keep the German Army from claiming what looked like an easy prey. Hours passed in this deadly standoff.

Then, in the glaring daylight of the muzzle flash, Pool's men thought they saw movement near their vehicle. Sighting down the barrel of the fifty-caliber, Pool challenged the intruders. Softly, he growled the day's password, "Brooklyn." Softly, across the darkness, came the correct response, "Dodgers."

Two men from the division had volunteered to crawl those five treacherous miles with exquisite care, dragging five-gallon cans of petrol with them, guided only by the sight and sound of gunfire from Pool's tank. They crawled toward a team of men they didn't know. They knew only that fellow American soldiers were in need of fuel.

They saved the lives of five men that night, including Staff Sergeant L.G. Pool, my father.

I don't believe Dad knew the names of the young men who had risked everything for total strangers. If he did, he never told us. We only knew that one of them was Native American and the other one was African-American.

Thomas Layfayette Pool from *Chicken Soup for the Veteran's Soul*

This article honors my Airwar College classmate, James W. Bradiu, USA (Ret), Tank driver extraordinaire!

Bob Steorts ,
Chaplain

SURVIVING SPOUSE CORNER by
Patricia Bergquist, Surviving Spouse
Advisory Committee

GRASSROOTS INVOLVEMENT

National MOAA and its Government Relations team diligently work each year on legislative issues that affect the active duty, retiree, and surviving spouse membership population. Over the years, grassroots advocacy efforts by council and chapter members and national MOAA members across the country have helped change the direction on numerous key legislative issues.

Grassroots advocacy occurs when chapter members, including surviving spouses, contact their U.S. representatives and senators about their position on key legislative issues such as health care reform/fee increases; the Survivor Benefit Plan/Dependency and Indemnity Compensation offset and repeal; military pay comparability; COLA increases; concurrent receipt; compensation/commissary benefits; and other issues.

To participate in grassroots advocacy efforts, surviving spouses should:

- call or visit their congressional legislators' district offices;

- call their congressional legislators' Washington, D.C., offices. Use MOAA's toll-free number, (866) 272-6622, which will connect you to the Capitol switchboard. Ask to speak with your representative or senator or their legislative assistant or military legislative assistant;
- send a letter or email on important legislative issues to your congressional legislators' district office or Washington, D.C., office; and

- sign, date, and mail all grassroots advocacy postcards that are included periodically in *Military Officer* magazine.

If you know other surviving spouses or active

duty or retired servicemembers and spouses who don't live in your area or live in another state, ask them to contact their representatives and senators on legislative issues, too.

The chapter legislative representative should work with the surviving spouse liaison and encourage surviving spouses to participate in advocacy efforts. If you need guidance, please email the Surviving Spouse Advisory Committee at auxcomm@moaa.org. Surviving spouses' grassroots advocacy efforts are needed to support key legislative issues and are critical to the overall success in preserving and improving servicemembers' benefits and entitlements.

MOAA has developed its **legislative priorities for 2016**, and grassroots advocacy will be needed from all of us. Do not miss this opportunity to work with your chapter and make your voice heard!

TRICARE FEES COULD BE COMING TO YOU

February 19, 2016

Last week's legislative update opined the proposed FY17 DoD budget was light on specifics to improve value for beneficiaries - **but heavy on across the board TRICARE fee increases**.

We also promised you more details on how these complicated budget proposals would affect various categories of beneficiaries.

We'll start with TFL, which covers uniformed services beneficiaries age 65 and above, and certain other severely disabled retirees who are eligible for Medicare.

The budget proposes future TFL-eligible, specifically, those who become Medicare-eligible on or after Jan. 1, 2017 - would have to start paying an annual enrollment fee based on a percentage of the sponsor's retired pay.

Under this proposal, beneficiaries already enrolled in Medicare on Jan. 1, 2017 would be exempted from the new fee. (You can draw your own conclusions whether that exemption might be reconsidered in the future.) Chapter

61 retirees and survivors of servicemembers who died on active duty also would be exempt from the new fee.

The annual enrollment fee would start at 0.5 percent of gross retired pay in 2017, increasing to 2 percent of retired pay by 2021. In the first year, the fee would be capped at \$150 for lower grades and \$200 for retired flag and general officers. As the fee increased to 2 percent of retired pay over the next four years, those caps also would increase, reaching \$632 and \$842 annually in 2021.

The chart below shows the schedule of increases for the first five years. The fees shown would be for a married couple, both eligible for Medicare. Singles would pay half the rate indicated.

TFL Annual Family Enrollment Fees

Retired Pay	FY16	FY17	FY18	FY19	FY20	FY21
% of Gross Retired Pay	N/A	.5%	1%	1.5%	2%	2%
Ceiling	\$0	\$150	\$300	\$450	\$600	\$632
Flag Officer Ceiling	\$0	\$200	\$400	\$600	\$800	\$842

MOAA is particularly concerned at this plan to means-test service-earned health care benefits. **No other employer means-tests retired employees' health benefits.**

MOAA objects to such means-testing, which would impose successively greater financial penalties for longer and more successful service.

It is particularly inappropriate to seek to impose additional fees on TFL-eligibles for three other reasons.

First, this population is already paying the highest fees of any military beneficiaries, as TFL requires enrolling in Medicare Part B and paying the associated premiums, which start at \$2,500 per year for a married couple and can run far higher.

Second, the expressed intent of Congress in enacting TFL was that **Medicare Part B premiums would be the only enrollment fee for TFL**, acknowledging that Medicare would

be paying 75 percent of these beneficiaries' health costs. DoD and Hill leaders at the time opined that a career of service and sacrifice constituted a full, pre-paid premium for TFL coverage of the other 25 percent.

Third, the Pentagon's costs for TFL have dropped dramatically - from \$11 billion in FY11 to an estimated \$6.4 billion in FY17, as Defense actuaries now have 15 years of actual experience with the program and can more accurately project program costs. Rather than "spiraling out of control," DoD health costs for this group are spiraling downward - so why the need to charge them an additional fee?

Retirees under age 65 will also see huge increases under the budget plan, with lots of fee and copay changes. Among the more complex changes are proposed cost-shares for various kinds of provider visits.

DoD Proposed TRICARE Outpatient Cost Sharing for Retirees Under Age 65			
Services	In-Network		Out-of-Network
	TRICARE Prime**	TRICARE Standard	
Clinical Preventative Services	\$0	\$0	\$0
Primary Care Visit	\$0 MTF \$20 network referral	\$0 MTF \$25 network referral	25%*
Specialty care visit (PT,OT, speech)	\$0 MTF \$30 network referral	\$0 MTF \$35 network	25%*
Urgent care center	\$0 MTF \$30 network referral	\$0 MTF \$35 network	25%*
Emergency department - emergency care	\$0 MTF visit \$75 network	\$0 MTF \$90 network	25%*
Ambulance MTF or network	\$20 trip	\$25 trip	25%*
Durable Medical Equipment/supplies	20% of MTF cost or network negotiated fee	20% of MTF or network negotiated fee	25%*
Ambulatory surgery	\$0 MTF \$100 network referral	\$0 MTF \$100 network	25%*

*Percentage of TRICARE maximum allowable charge after \$300 single/\$600 family deductible is met.
 **If a TRICARE Prime beneficiary obtains care without a referral, Point of Service charges will apply: 50% of the allowed charge after the \$300 individual/\$600 family deductible is met.

TRICARE Prime enrollees would see some increases in fees for seeing civilian network providers. TRICARE Standard beneficiaries would pay flat fees (and would not have a deductible) if they see civilian providers in the network. If they see out-of-network providers, they would still pay 25 percent of TRICARE-allowed charges, but would see their current deductible doubled - from \$150/\$300 (single/family) to \$300/\$600.

The chart below summarizes the various cost-share changes for different types of provider visits.

Prime beneficiaries who use out-of-network care without a referral would be subject to steep point-of-service fees: 50 percent of allowable charges after paying a \$300/\$600 deductible.

In addition, the DoD plan proposes charging all military retirees under age 65 an annual enrollment fee for participating in either TRICARE Prime or Standard. The Prime enrollment fee would rise to \$350/\$700 (single/family) vs. the current \$283/\$565.

The new enrollment fee for Standard would be even higher - \$450/\$900 (single/family) - plus the \$300/\$600 deductible for out-of-network care.

Retiree copays and cost sharing also would apply to survivors (except those whose sponsors died on active duty) and TRICARE Young Adult beneficiaries with a retired sponsor.

TRICARE Select and TRICARE Retired Reserve beneficiaries would continue their current premium levels, and their deductible and cost-shares would be the same as proposed for TRICARE Standard.

Care in Military Treatment Facilities (MTF) would continue to be provided at no cost.

DoD Proposed TRICARE Outpatient Cost Sharing for Active Duty Family Members			
Services	In-Network		Out-of-Network
	TRICARE Prime**	TRICARE Standard	
Clinical Preventative Services	\$0	\$0	\$0
Primary Care Visit	\$0 MTF \$0 network referral	\$0 MTF \$15 network referral	20%*
Specialty care visit (PT,OT, speech)	\$0 MTF \$0 network referral	\$0 MTF \$25 network	20%*
Urgent care center	\$0 MTF \$0 network referral	\$0 MTF \$25 network	20%*
Emergency department - emergency care	\$0 MTF visit \$0 network	\$0 MTF \$50 network	20%*
Ambulance MTF or network	\$0 trip	\$15 trip	20%*
Durable Medical Equipment/supplies	\$0 MTF \$0 network referral	10% of negotiated network fee	20%*
Ambulatory surgery	\$0 MTF \$0 network referral	\$0 MTF \$50 network	20%*

*Percentage of TRICARE maximum allowable charge after \$600 family deductible is met (\$200 for families of E1-E4).
 **If a TRICARE Prime beneficiary obtains care without a referral, Point of Service charges will apply: 50% of the allowed charge after the deductible is met.

Active duty family members would not see the same drastic increases, unless they use out-of-network providers, in which case they also would incur the \$600 family deductible (and high point-of-service charges if they don't have a referral).

Active duty family copays and cost sharing would apply to survivors whose sponsors died on active duty, TRICARE Young Adult beneficiaries with an active duty sponsor, and the Transitional Assistance Management Program.

All fees, deductibles, and copays for all categories of beneficiaries would be in-

creased annually by a national health care expenditure index, projected to rise over 5 percent annually.

[See this month's As I See It column](#) for an assessment of the impact this would have over time.

Needless to say, MOAA believes this wide array of fee increases would impose disproportionate financial penalties on retired military beneficiaries.

In addition to our concerns about the fees, we want to see more details on how DoD plans to improve beneficiaries' timely access to quality care.

Before I go further, I would like to correct another shortfall from our January issue and introduce our newly elected PACMOAA Officers from left to right: CDR Kenneth App, USN (Ret.) First Vice-President; LCDR "Dolly" Cherrington



USN (Ret.) Second Vice President; CDR Hans Sachse USN (Ret.) Treasurer; Mrs. Bettye Hussey, Board Member and CWO4 Whitney Jones, USCG (Ret.) Board Member.

O'Connor was sitting in Ward's Irish bar, Piccadilly, London with a large Rottweiler at his feet.

'Does your dog bite?' asks Murphy.

'No,' replies O'Connor.

So Murphy pats the dog who almost rips his arm off.

'Hey!' screams Murphy, 'O'Connor, you said your dog didn't bite.'

O'Connor responds. 'That's not my dog.'

A Waterford wife, Pauline, was keeping a close eye on her new neighbors.

'They seem perfectly devoted to each other,' she opined to husband, Ryan. 'He kisses her every time he goes out and even blows kisses

to her from the window. Why don't you do that?'

'But, I hardly know the woman,' was Ryan's reply.

An Irishman and an Irish-American were competing for a job telling jokes at a Dublin bar. Both were very good so a twenty question test was given to both and the highest test score would determine who got the job. When the Irishman was told he would not get the job, he opined that they each only missed one question and after all he was Irish. The owner explained that they both missed question 7. The American's answer was, "I don't know" and the Irishman's answer was "neither do I."

THAT'S A WRAP FOR MARCH