

The Salute online



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

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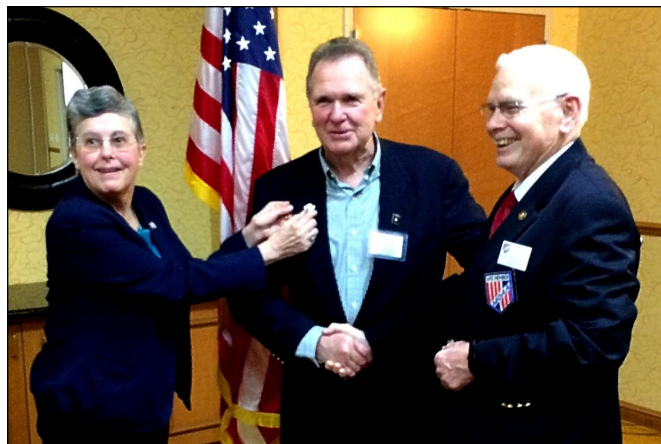
FROM THE PACMOAA PRESIDENT

Well, spring has finally sprung, but we may have a couple more chilly days before it completely sets in. I hope you're enjoying the flowers and all in spite of the pollen.

All who were at our March dinner meeting enjoyed the warmth and presentation by our guest speaker COL Irvin "Irv" Lindley, USA (Ret). Lindley is president of the Portsmouth Mayor's Military Affairs Committee. He related the role of the committee in helping to plan military and veterans related activities in the city that include the Memorial Day Parade, the 4th of July fireworks, and last year's first Veterans Day ceremony. It was a joy to have this "Officer and a Gentleman" with us.

At our April meeting on Thursday the 14th, we will again have a most interesting guest speaker. Patricia "Pat" Burke is the president of "SHRUG." Come and find-out what that is. I understand they share computer knowledge, encourage IT problem solving and specialize in genealogy searches. Come, enjoy the evening and learn something useful.

Now let me make a special plea for us to encourage new people to join and old members to renew. These are demanding times for our military being pressed to do everything with less. We need more people to stand by them. Round up everyone you can find. Work with Richard Titi's "elevator" speech, and look for opportunities to use it.



2nd Vice President Dolly Cherrington (left) and President Hostetler (right) welcoming COL "Irv" Lindley to PACMOAA.

HAPPY BIRTHDAY

Pearl Anne Carroll
Gordan E. Van Hook
Alyous Bruce
Alfred Harris Jr.
Bettye Hussey
Robert P Meinertzhagen
Robert M Pomeroy
Kevin L Ray
James Stephan
Beth F Trimble

I hope you will attend our annual VCOC Congressional Appreciation Luncheon in Washington Wednesday 18 May. We have always had a great time at this one day event. The registration form is in this newsletter. **Register early as seating is limited** and please let me know if you are attending.

I hope everyone is mailing prepared post cards, sending prepared MOAA emails, and making the congressional calls recently recommended by MOAA. You can find contact information on our website link "who's my legislator." If you are not on-line call **The Salute** at 642-0046. If you have any questions feel free to call me day or night (418-5476).

Never stop serving,
Hal Hostetler

[Click Here for
DIRECTORY](#)

Chapter Happenings

Apr 01 April Fools Day

Apr 14 PACMOAA Dinner

Apr 05 Gold Star Spouse Day

Apr 18 Federal Tax Deadline

APRIL DINNER

Our dinner will be held on **Thursday, 14 April** 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

Caesar Salad with Parmesan Cheese and Croutons
Pork Tenderloin with Apples
Jasmine Rice, Broccoli and Rolls
Chef's Choice Dessert
Coffee and Hot Water for Tea Station
Water and Ice Tea

Cost is **\$30.00** (includes tax and gratuity) Please make your reservation no later than **Sunday, 10 April** 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.

APRIL PROGRAM



Patricia Burke is our April Guest Speaker.

Pat's interest in genealogy began in 1970 when she took pen and paper and asked family members about their history and health conditions, the latter being very important for her and her future family members to possess.

In 2006, she started using computer based programs and search engines to add to her database. Today, Pat has 2890 people in her family tree, with more than 6000 documents, over 2500 photos, and 256 stories.

Her presentation at the South Hampton Roads Users Group (SHRUG) in March of 2015 was the largest attended program of the year, showing today's interest in genealogy.

Pat's background in the financial world as a Control Unit Manager, a member of the Mergers and Acquisition team, Regulatory Reporting, and Senior Analyst prepared her well for her new hobby - they all required in depth research, investigation and accuracy which have served her well in digging for answers in her ancestry searches and acquiring documentation to compliment those new findings.

Pat will discuss Genealogy at the April meeting.



WELCOME ABOARD

The Salute extends a hardy welcome to COL Irvin Lindley, USA (Ret) and his wife Dottie from Portsmouth.

MEMBERSHIP RENEWALS

The PACMOAA dues were changed at the annual November business meeting in 2012, as follows:

Regular members pay \$25.00/year

Auxiliary members pay \$20.00/year

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

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

Your dues money enables PACMOAA to pay for things like this newsletter; website; speaker expenses; VCOC dues and expenses; admin expenses like name tags, printing, postage and entertainment like the Tidewater Concert band that performs at our Christmas gala.

Please pay your dues as soon as possible so PACMOAA can continue to provide all these services. At the end of 2013, PACMOAA had 99 members. At the end of 2014, PACMOAA had 91 members and at this time in 2014 about 66% of the members had renewed. Last year this time, PACMOAA has 51 paid members, 49 of those are renewals from last year so about 54% of members had renewed. PACMOAA membership ended 2015 with 84 members. As of 2 April this year, 57 members have paid including 2 new members, 5 Lifetime members and 2 honorary members or 68% of our 2015 membership. Please include the renewal form with changes to help us update our records. If you are not sure if you've paid yet, check with Dolly Cherrington or Hans Sachse. Remember the effectiveness VCOC has in the state legislature is related to chapter membership!

Thank you.

FUTURE 2016 PROGRAMS

MAY 12: RDMU Christopher Cole, USN (Ret) and RDML Gerry Mauer, USN (Ret), Navy Safe Harbor Foundation.

JUNE 9: CAPT Gordan Van Hook, USN (Ret), PACMOAA member, to talk about Maersk Alabama boarding.

JULY: Annual Brunch with Hampton Roads and Virginia Peninsula Chapters

SEPT 8: COL Mike McHenry, USA (Ret), Life Member MOAA. USA involvement in The UK and Northern Ireland since the Revolutionary War.

NOV 10: Annual Business Meeting

DEC 8: Annual Christmas celebration with Tidewater Concert Band.

**PACMOAA SCHOLARSHIP UPDATE
by Sherry Ferki, CHAIR**

Since I took over the chairmanship of the Scholarship committee in 2001, PACMOAA has awarded 25 scholarships, 23 of which were paid. One student failed his school ROTC physical and one student dropped out of VMI the first week of school. One to two scholarships have been awarded each year, ranging from \$1000 to \$2000. The scholarship is awarded over the first two semesters in school and is contingent upon continued enrollment in ROTC. The money may be used for tuition purposes, room and board, and other school related expenses. *Unlike the MOAA scholarships, the students do not have to come for a military family.*

Packets with information pertaining to this scholarship have gone out to local high schools in Portsmouth, Suffolk, Franklin, Chesapeake, Southampton and Isle of Wight this week. That includes over 30 local high schools in addition to 13 JROTC units.

The number of scholarships to be awarded for the year is usually voted on at the February Board Meeting and is based on donations from PACMOAA members. Since most members had not renewed at that point, the decision on the number of scholarships and amounts was delayed until April or May. Currently, PACMOAA members have donated about \$2000. We would like to award 2 scholarships for \$1500 each, if possible, but that means PACMOAA members need to continue to donate to the Scholarship fund!!

Last year, there were 12 amazing applicants whose grade point averages (GPA) ranged from a low of 3.5 to a high of 4.25. Three is a B and four is an A. Students can have greater than a 4.0 since many of them took Honors classes, AP (advanced placement) and DE (dual enrollment - receiving high school and college credit for the course). They receive more points for the higher level classes. Looking back over the 15 years I've worked with the scholarship committee, the most applicants we've ever had before was 5 and most often there were only 2 - 3. Peg Cicirelli had updated the list of schools the applications are sent to and included many private schools that had not been contacted in the past. Again, many thanks to Peg for doing this and for forwarding the scholarship information to the schools!!

College expenses are increasing as are all other expenses. Please consider a donation to help these students in their quest for a career in the military. This can easily be done by adding \$10 or \$20 - or more - to your dues check or adding \$5 - or more - to your dinner check. All donations are greatly appreciated and most helpful!

Thank you for your generous support over the years which has made our program so successful!

The scholarship winners and their parents will attend the June PACMOAA dinner meeting and be recognized there. It is always a pleasure to meet them and hear of their accomplishments in school as well as their goals.

MONTH OF THE MILITARY CHILD



In 1986 April was designated Month of the Military Child by Casper Weinberger to recognize and thank children from military families for the sacrifices they make living the military lifestyle.

Purple Up is the campaign that propels activities throughout the Month of the Military Child to honor, acknowledge, and support Military Connected Youth in our schools and communities. A Military Connected Youth is a child or adolescent with a close family member (parent, step parent, sibling, step-sibling, cousin) or friend serving in any branch of the United States Armed Forces and any status,



Active Duty, Reserve, or National Guard. Military Connected Youth face unique circumstances living the military lifestyle, which can be challenging, or opportunities for growth. These kids deserve our support as they support their family members who serve. Here are some ideas for you to consider celebrating the

Month of the Military Child, April 2016. These are great ideas for PTA or PTO's to initiate or school staff and counselors. Showing your support and acknowledging the uniqueness of the military lifestyle helps transitioning kids succeed in the classroom and their community.

PURPLE UP IN APRIL

SAFE LINK

GOLD STAR SPOUSES' DAY APRIL 05, 2016

America will pay respect on this date to the spouses and families of fallen members of the U.S. Armed Forces. Gold Star Wives Day was first celebrated Dec. 18, 2010, through a Senate resolution with support from the Gold Star Wives of America, Inc., a nonprofit organization of about 10,000 members that provides services and support to the spouses of fallen service members. "The importance of Gold Star Spouses' Day is that it brings acknowledgment to and honors the many sacrifices of the Fallen and their surviving spouses."

Donna Engeman

CHAPLAIN'S CORNER

Kids from Mars

A warrior I have been.

Now it is all over.

A hard time I have.

Chief Sitting Bull

Vietnam was two months and sixty nightmares behind me. I had frightened or angered all of my friends and family, so I got in my car and just drove away.

From Connecticut, I had zigzagged south till I found myself on some mid-Florida, two-lane byway with an empty tank and empty wallet. It was time for my first experience with a pawnshop.

In Bartow, at about mid-state, I found such a place. I had decided to sacrifice the almost new

Akia reel-to-reel tape recorder I'd purchased while overseas. It had cost me \$200 at a time when I was only making \$215 per month. That amount included an extra \$55 per month called "hostile fire pay", which works out to a little less than eight cents per hour to duck bullets. Not much, but I was grateful for the extra money all the same.

The pawnshop was willing to give me \$15. He told me I'd be better off to drive to Florida Southern College in Lakeland and try to sell the Akia to some student. I took his advice and moved on.

The Mustang was breathing what gasoline vapor remained in the empty tank as I stopped alongside one of the large brick buildings on the FSC campus. I was expecting the worst. My experience with college kids since returning home had been entirely negative. I hated to put myself at the mercy of a collection of what I expected to be longhaired, sloppily dressed, self-important spoiled brats.

Two young men approached me as I stood next to the car wondering what to do. They wore shirts with button-down collars, loafers, short hair and smiles. "We really like your car."

"Uh, thanks."

"Are you a student?" they asked politely.

To the casual observer, the three of us probably looked much the same: twenty-year-olds standing next to a high-powered convertible on a college campus. In fact, the differences were monumental. They were studying for exams and daydreaming of a bright future. I was wandering aimlessly and trying not to think about how hard it is to pry a weapon from a dead man's hand.

I explained that I wasn't a student and my desire to sell the recorder. They asked to see it.

"Where did you get it?" The question was asked in an informational, not accusatory, tone.

"Vietnam." I waited for the clouds to form in their eyes.

The attitude of polite sincerity with which they

had treated me never wavered. One of the students said he and his brother might want to buy the Akia and asked if I could wait while he located his sibling. I agreed.

The brothers agreed on a price of \$100. They apologized profusely when they were only able to scrape together \$90. Meanwhile, they and their friends had begun to ask me questions about the war. To my surprise, their questions were not hostile. They were obviously founded in a genuine desire to obtain some first-hand impressions to compare with the torrent of government-filtered information provided by the newspapers and TV.

Our conversation went on for hours. I fielded questions from ten or so male students while we ate dinner together. They asked me if I would like to shower and spend the night in their dorm. Compared to bathing in a pond and sleeping in the Mustang, it sounded like a great idea.

Twenty minutes of hot water took away all the road dust and some of my anxiety. But more than the food and the shower, it was absolutely wonderful to talk to people who actually seemed to respect me for what I had done. I kept waiting for the other shoe to drop, for the return of a familiar reproach: "Killer. Fool. You should have known better." It never came.

The brother's dorm room was crowded with shiny, inquisitive faces. The questions flew, several at a time, always polite and always well informed. I didn't realize America still had kids like this. I decided they were kids from Mars.

We talked until after midnight. I did my absolute best to be objective and impartial. They were amazed to learn that we were almost never allowed to shoot first. And that to do so could actually result in a court-martial. They were incredulous when I described going house to house trying to separate the good guys from the bad guys. I told them we did not - as had been reported- kill them all and let God sort them out. In America, in 1968, that was news.

They would have grilled me till the sun came up. I finally apologized and begged for some

time to sleep. Everyone shook my hand and courteously retreated.

In the morning, they asked me to stay on. I was tempted. Perhaps here, surrounded by these kids from Mars, I would be able to leave my troubled memories behind. In the end, I decided to go. Richer - by a lot more than \$90. I packed up my ghosts and said good-bye.

By Joe Kirkup

from "Chicken Soup for the Veteran's Soul"

Not what I experienced after four tours (1968-1972). May we always be "Kids from Mars".

Bob Steorts, Chaplain

NEWS FROM VCOC

From the VCOC President

COL Steve Turner, USAF (Ret.)



We have a problem. By "we", I mean everyone who has, is currently, or will be wearing the uniform. In last year's Defense Authorization Act, House and Senate leaders signaled their intent to pursue significant military health care **reforms** for FY17. They made it clear their intent was to **improve** care access and delivery. And while they said they expected higher fees would be part of the reform, their focus would be on improving the benefit, not just on raising fees. We all hoped to see some specific proposals in the FY17 budget to address well-documented problems with access, continuity of care, referrals, National Guard and Reserve programs and other documented health-care problems.

Unfortunately, when DOD rolled out their "reform plan" it was very specific in proposing virtually zero improvements in care or access but rather detailing a wide variety of fee changes and increases, including:

Changing most copays for network provider visits to **flat fees**

Establishing new annual “participation fees” for all retired members and families

Establishing a \$300/\$600 (single/family) **annual deductible** for care from out-of-network providers for TRICARE Standard and Prime users

Raising the catastrophic cap (maximum out-of-pocket expenses) to \$1,500 per year for currently serving families and \$4,000 for retired families

Roughly **doubling most pharmacy copays** via a 10-year schedule of increases

Increasing all flat-dollar fee amounts annually by medical inflation

Implementing a means-tested TRICARE For Life enrollment fee as of Jan. 2017

Besides all the proposed fee hikes, there are other concerns about the proposals. ***There is a focus on driving more care to military hospitals and clinics, when those facilities are already unable to accommodate current patient loads.***

They propose to tie all health care fees, including premiums and copays, to a medical inflation index that is projected to grow at **more than 6 percent a year.**

There is a continued effort to escalate pharmacy copays, which have already been **doubled and tripled over the past 5 years.**

The plan requires an **annual** decision to enroll and pay the “**participation fee**” or be denied care for a year.

And finally, the plan **fails** to address the needs of **Guard and Reserve members** and their families for more consistent and rational health coverage.

While it's important to understand that the budget submission is just the first step in a long process, it is very clear that we face an uphill battle trying to right this wrong. This

issue will be #1 on our list of initiatives that we will speak to the Virginia Congressional delegation about during Storming the Hill on 14 April. But every voice counts and I cannot overstate how important it is for each of you to make yourself heard on this matter. MOAA HQ will be working with leaders and staffs of the House and Senate Armed Services committees in the coming months in to improve access and other problem areas while doing their best to protect against imposing disproportional fee increases. **But in the end, it's on us!**

CONGRESSIONAL APPRECIATION LUNCHEON

Mark Wednesday the 18th of May on your calendar as an opportunity for a rewarding long day of important work and a good time. This is the day VCOC and PACMOAA will travel to D.C. to recognize our congress for all the good work and support they have provided us during the last year. We will leave early and return late, but have a great time along the way. The PACmobile will be making the trip and has room for riders. Please make your reservation early as luncheon seating is limited. This is a chance to meet face to face with the people making decisions about your future. Let's put forth the same effort we did for the VCOC biennial meeting last year! If you have questions, please call Hal Hostetler or The Salute (642-0046). The reservation form is included with this newsletter. I hope you decide to travel with us.

NEWS FROM MOAA

MOAA is extremely concerned about recently proposed changes to TRICARE and is mounting a strong opposition. To that end it appears COL Steve Strobridge USAF (Ret.) has been called out of retirement. Strobridge retired from the Air Force in January 1994 to become MOAA's deputy director for Government Relations. In 2001, he was appointed as director of Government Relations and elected as co-chair

of The Military Coalition.

He retired from MOAA in April 2013 but was recalled as Government Relations director in September 2015.

The following are some excerpts of his article:

PROPOSED TRICARE FEES, TIME IS NOT ON YOUR SIDE

'The variety of fee changes proposed in the FY 2017 DoD budget will make your head spin:

- new enrollment fees
- new names for TRICARE Prime and Standard
- means-tested fees (basing fees on your retired pay amount)
- different charges for seeing in-network versus out-of-network providers
- changing some cost shares from a percentage of the doctor bill to flat fees that vary for different kinds of providers
- adjusting fees by a new measure of health care inflation instead of the same COLA that applies to retired pay

Put all those changes together, and it's tough to figure out what they mean for real people. How, exactly, would they change what you can expect to pay for your military health care coverage?

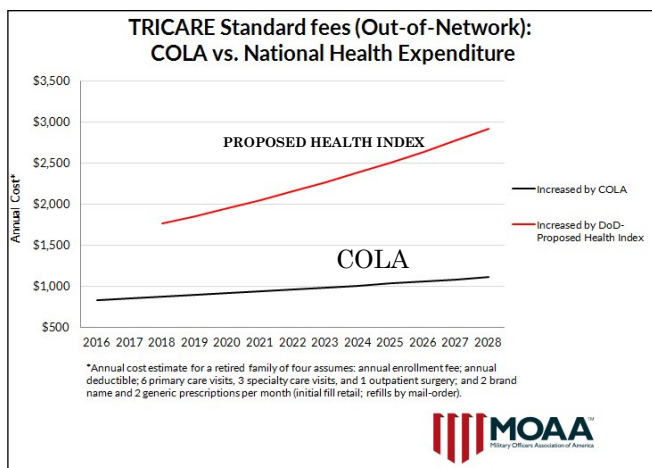
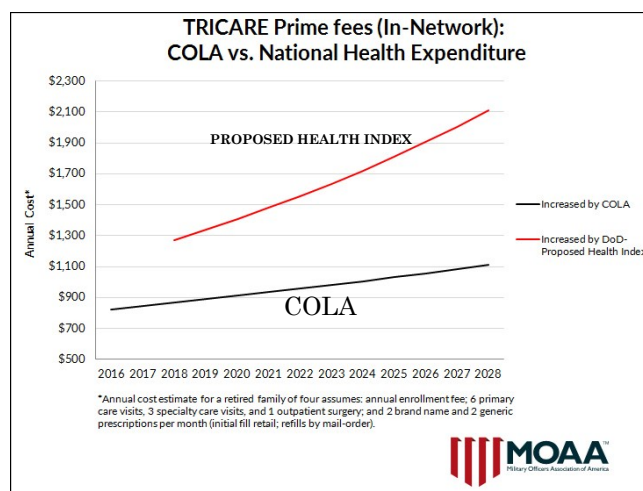
The answer is, as usual, it depends.

It depends on whether you use TRICARE Standard, TRICARE Prime, TRICARE Reserve Select, TRICARE For Life, **etcetera**. It depends on whether you get your care in a military facility, from a civilian doctor in the DoD network, or from a doctor who's not in the network. It depends on how much health care you and your family use.

MOAA has prepared some examples to show how the changes would affect annual costs for various currently serving and retired military families, assuming certain levels of health care needs. **Most active duty families probably would see lower costs, while most retired families would pay significantly more.**

But these are only snapshots, estimating what your costs would be in the first year if all the various changes were enacted by Congress.

The **real penalty** they entail lies in how they would change **your share of health care expenses over time.**'



	TRICARE Pays Dr	Patient Pays*	Patient Cost Share
2018	\$100	\$25	25%
2019	\$102	\$26	26%
2020	\$103	\$28	27%
2021	\$105	\$29	28%
2022	\$106	\$31	29%
2023	\$108	\$32	30%
2024	\$109	\$34	31%
2025	\$111	\$36	32%
2026	\$117	\$40	35%
2027	\$120	\$43	36%
2028	\$122	\$46	37%

*If adjusted by annual National Health Expenditures index (5.2% a year) as the FY 2017 budget proposes.

SURVIVING SPOUSE NEWS

By Sharon A. DeVaney, Surviving Spouse Advisory Committee vice chair

HOW IMPORTANT IS TRICARE FOR LIFE?

When legislators look for ways to trim the budget, they often consider cutting programs such as health care. However, we need to firmly remind our legislators of the importance of TRICARE For Life (TFL) and other TRICARE programs.

Eligibility for TFL is tied to Medicare. Medicare provides health insurance for people age 65 or older, people under 65 with certain disabilities, and people of any age with permanent kidney failure requiring dialysis or a kidney transplant. Medicare has four parts: Part A (hospital insurance), Part B (medical insurance), Part C (Medicare Advantage), and Part D (Medicare prescription-drug coverage). Generally, there is no premium for Medicare Part A if you paid Medicare taxes while working.

However, there is a premium for Part B. When a person becomes eligible for Medicare, they must enroll in Part B to keep TRICARE coverage. Medicare Part B premiums are about \$100 to \$390 a month and are tied to a beneficiary's adjusted-gross income. Each January, Part B premiums are adjusted based on how much Medicare costs have risen. However, the good news for TFL beneficiaries, who have 80 percent covered by Medicare, is TFL acts as wrap-around coverage for the remaining 20 percent.

Eligibility for TFL includes all military beneficiaries who are age 65 and older and military retirees or dependents rated by the Social Security Administration as 100-percent disabled at an earlier age for at least 24-consecutive months. As explained above, the beneficiary must have Medicare Part B to keep TRICARE eligibility.

When searching for a provider, ask whether they accept Medicare, and let them know you

have TRICARE for tests or procedures and at facilities requiring TRICARE authorization. It is important to use doctors and other TRICARE-authorized facilities that accept Medicare. This will limit a person's out-of-pocket costs for doctor or hospital visits, except for co-payments for medications that are obtained from nonmilitary pharmacies.

In November 2015, MOAA conducted a survey to learn about military health care coverage and received 30,313 responses. Of that number, 17,086 were enrolled in TFL, 7,130 were enrolled in TRICARE Prime, and 3,981 were enrolled in TRICARE Standard. TRICARE Prime has an annual premium and uses a specific network of doctors. TRICARE Standard has annual deductibles and some copayments. The responses from TFL showed that 95 percent were satisfied with the overall quality of care compared to 86 percent of TRICARE Standard and 81 percent of TRICARE Prime.

In summary, be sure to let your legislators know how important your health care is to you and your family. For more information, visit the [TFL website](#). []

Republicans believe every day is the Fourth of July, but the democrats believe every day is April 15. ~Ronald Reagan

April fool, n. The March fool with another month added to his folly. ~Ambrose Bierce,
The Devil's Dictionary

Let us be thankful for the fools. But for them the rest of us could not succeed. ~Mark Twain

The trouble with practical jokes is that very often they get elected. ~Will Rogers

A common mistake that people make when trying to design something completely foolproof is to underestimate the ingenuity of complete fools. ~Douglas Adams

THAT'S A WRAP FOR APRIL

CONGRESSIONAL APPRECIATION LUNCHEON

CAPITOL HILL CLUB, WASHINGTON D.C.

18 MAY 2016

ATTENDEE NAME AND RANK: _____

EMAIL ADDRESS AND PHONE #: _____

MAILING ADDRESS: _____

CHAPTER AFFILIATION: _____

CONGRESSIONAL DISTRICT: _____

NOTE: Mail this completed reservation form, along with a \$20 check (\$25 for non-Chapter MOAA members and guests) payable to “VCOC-MOAA”. **RESERVATION MUST BE RECEIVED NLT 10 May, 2016. Make your reservation early as seating is limited.**

Mail to the VCOC Treasurer at:

LTC Jim Stephan USAF (ret)

Refund requests (to Jim Stephan) will be honored through Wednesday the 4th of May at which time your reservation becomes **non-refundable**.

If you are unsure of your congressional district go to:

<http://whosmy.virginiageneralassembly.gov/>

OR call *The Salute*

We will be making every effort to seat you with your Congressman