



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. Although MOAA and PACMOAA actively lobby legislatures for all US uniformed services members, we are nonpartisan do not participate in political activities.

VOLUME XXXVII ISSUE VIII

Learn more at PACMOAA.ORG

October 2018



FROM THE PRESIDENT'S DESK

Welcome back. Canceling the September meeting was only the 2nd time since I've been a member that I can remember a meeting being canceled due to weather. The other occasion was in June 2013 when we had to cancel due to a significant weather event. I consulted with the board and we all felt it was safer to cancel early. We will try to reschedule Captain Daniel W. Boothe, Deputy Chief of Public Affairs for the 113th Wing of the D.C. Air National Guard, Joint Base Andrews, Maryland in the spring. His topic sounded very interesting - "Bands as Force Multipliers" discussing the of-

ten misunderstood yet unique capabilities that military bands provide to our nation and to the war fighter

In the midst of preparing for Florence, I realized the Ferki family did not have all of our important information in one place or a detailed description with pictures of all our furniture, etc. MOAA has several booklets that are very helpful in gathering your important information. Some of the booklets are: "Family Matters - A Personal Inventory for Peace of Mind (this is especially helpful for active duty families and if you have children); Personal Affairs Guide- A Personal Inventory for Peace of Mind; Help Your Survivors Now - A Guide to Planning Ahead (2015 edition, only available online as it is being updated); and Survivors Checklist - First Steps for Moving On. Most of them were published in 2017 and can be downloaded from the MOAA website or ordered from Member Services (1-800-234-6622). There is also an excellent booklet published by FEMA in March 2018 : Emergency Financial First Aid Kit (EFFAK) - Strengthen Your Financial Preparedness for Disasters and Emergencies. This great resource is available at www.ready.gov/financialpreparedness.

Membership is an ongoing issue !!! We still only have 69 paid members. This number includes our 7 Life members. They paid a large sum to be designated as Life Members but are not paying dues now. Some Life Members do send monthly contributions. As has been mentioned several times before, some members did not renew due to health issues, several moved and some we have not been able to contact. Please try to encourage friends that are eligible to join to come to a dinner meeting and see what our organization is about. Remember that a potential member coming to dinner only has to pay (or you only have to pay) 1/2 the usual dinner cost! Last year was the first time in many years that membership increased and, unfortunately, we currently have 14 members less than we had at the beginning of the year. That is with 2 new members this year - Bob Brewer and Paige Cherry. Bob Steorts and I will be attending the Joint Recruiting Event at Patriots Colony on 25 October and hope to get new members there.

We also need to look at dinner attendance. With decreased members and so many members traveling a lot, we have been averaging only 25 to 30 attendees at most meetings and we need

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[Click Here for
DIRECTORY](#)

Chapter Happenings October

01 Child Health Day	15 White Cane Safety Day
06 Veterans in the Vineyard	18 Patriot's Colony Joint Recruiting event.
08 Columbus Day	26 National Day of the Deployed
10 VCOC 4 QT Meeting	27 Navy Day
11 PACMOAA DINNER	31 Halloween
13 US Navy Birthday (1775)	

14

OCTOBER DINNER

Our September dinner meeting will be held on Thursday the 11th at Hilton Garden Inn Harbour View. [MAP](#) Social hour begins at 1800 with dinner at 1900. The cost of the meal is \$30.00 including tax and gratuity.

DINNER MENU

Caesar Salad with Parmesan Cheese and Croutons

Chicken Marsala with Red Roasted Potatoes

Broccoli and dinner Rolls

Chef's Choice Dessert

Coffee and Hot Water for Tea Station

Water and Ice Tea Please make your reservation **no later than Sunday October 7** with Sherry by phone at 686-4650 by email at navmed1@cox.net . PLEASE REMEMBER THAT A RESERVATION MADE IS A RESERVATION PAID!

OCTOBER PROGRAM

Karen DeJesus, Office Administrator at Midgette Family Dentistry will discuss options for retirees with the new Federal Employees Dental and Vision Program plans (FEDVIP).

Midgette Family Dentistry has a large practice with five dentists. Many of their clients are military retirees, including Karen's husband thus she is both personally and professionally interested in the changes. Karen has worked in dental care administration dealing with insurance for over 20 years. She has a wealth of information and experience to share with us. She will help us decipher some of the information provided on the BENEFEDS website in understandable terms with the assistance of charts and graphs. If you plan on using FEDVIP insurance coordinate with your dental office before you apply as they may not participate in all programs or at least have a preference.

The current TRICARE Dental Plan with Delta Dental that will be discontinued on 31 December 2018 with **no required action on your part**. There is **no automatic enrollment in the new FEDVIP program**. The FEDVIP Benefits open season is from **12 November to 10 December 2018** for the program going into effect on 1 January 2019. The new program also has an option for vision coverage but will not be discussed. Please plan on joining us for this timely and informative program that will impact most of us.



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to have a minimum of 25 for the hotel. Our 35th Anniversary Dinner and the June scholarship dinner (with 12 guests) had about 40 attendees but they were both special occasions. It may be time to look at holding fewer dinners or some other options. This will be discussed at the November Business Meeting.

Thank you all for your participation over the years and for all you've done for PACTROA and PACMOAA. I hope to see many of you at our October dinner meeting where we will hear detailed information about how to pick a new dental plan from the 10 optional plans being offered. Please keep our troops in your thoughts and prayers and "Never Stop Serving".

TENTATIVE SLATE OF OFFICERS FOR NOVEMBER 2018 BALLOT

PRESIDENT: Sherry Ferki, MAJ, USA (Ret)

SECRETARY: OPEN

TWO BOARD OF DIRECTORS POSITIONS:

Benjamin Barnard, COL, USAF (Ret)

Douglas Weller, CWO2, USCG (Ret)

As noted above, this is a tentative slate. It would be nice to have more than one person run for each position and we still need at least one person to run for Secretary. Detailed position statements were in the September newsletter.

Please let us know if you have any questions/ if you are interested in becoming more active / running for office. Hal Hostetler, COL, USA (Ret) Nominating Committee Chair, (757) 483-8943 halbren@verizon.net Nominations Committee Chair, Secretary and Immediate Past President.

SOME THOUGHTS ON LEADERSHIP AND SERVICE

George Washington: "99% of failures come from people who make excuses."

Thomas Jefferson: "Whenever you do a thing, act as if all the world were watching."

Martin Van Buren: "It is easier to do a job right than to explain why you didn't."

Abraham Lincoln: "Leave nothing for tomorrow which can be done today."

Harry S. Truman: "It's amazing what you can accomplish if you do not care who gets the credit."

Muhammad Ali: Service to others is the rent you pay for your room here on Earth.

Sherry Anderson: Volunteers don't get paid, not because they're worthless, but because they're priceless.

"If you want to touch the past, touch a rock. If you want to touch the present, touch a flower. If you want to touch the future, touch a life." – **Author Unknown**

PERSONAL AFFAIRS CORNER

For many of us, PACMOAA is like a family and families help each other out. Many of our members and some spouses have had a rather difficult year as being a caregiver is a very stressful situation. Please keep them in your thoughts and prayers.

Bob Parker, an active member of PACMOAA for 34 years and a Past President is now having more medical issues. Bob is still very interested in PACMOAA and asked to me to tell everyone hello for him. He looks forward to hearing from members.

Bob Parker, Apt #231 Brightview Woodburn, 3450 Gallows Rd., Annandale, VA 22003 Phone: (703) 270-9266. Eleanor, Bob's wife, is also experiencing some medical issues. Both Steve Turner and his wife Paula are having some medical issues right now. Ray Cicirelli is having more medical issues so he and Peg will not be able to attend meetings as often as in the past.

Please let me know if you, a member of your family, or another PACMOAA member is ill and would like visitors or for us to remember in the newsletter. We cannot support mem-

bers when they need us unless someone notifies us. Thank you.

Sherry Ferki, Personal Affairs Officer
Phone 686-4650/Cell 630-5608

SPECIAL RECOGNITION OF LONG-TIME PACMOAA MEMBER

MAJOR CHUCK KUEHN, USA (Ret)

I would like to introduce you to an exceptional PACMOAA member. Chuck has served in a variety of roles since joining PACMOAA, including VCOC representative and Board of Directors. His membership lapsed for a few years but since rejoining in 2014, Chuck frequently has brought a beautifully painted birdhouse to be raffled to help raise money for scholarships at dinner meetings. He told me that it can take him up to 12 hours to paint one! We had several of them on display at the 35th Anniversary Celebration in April of this year. After seeing the beautiful birdhouse Chuck brought to be raffled at the February meeting, ADM Doran suggested that we should send an article about Chuck and his birdhouses to MOAA for publication. When I



mentioned this to Chuck he sent me a copy of the following article that was published in the Lake Prince Woods newsletter.

"Since moving to Lake Prince Woods in 2002 Chuck Kuehn has been known as the 'man with the green thumb'. But now he's known as the 'birdhouse man'. A couple of years ago, Chuck saw some miniature birdhouses his son was painting as Christmas tree ornaments and got the idea he'd like to paint larger birdhouses. At the local craft store, he found a variety of shapes and sizes of unpainted birdhouses and thus, at the age of 90, a new hobby was born.....

.....Chuck gets ideas for painting the birdhouses from pictures in magazines. He has several



Maj. Gen. Timothy P. Williams, Adjutant General of Virginia with MAJ Charles E. Kuehn, USAR (Ret.) at our June Dinner meeting.



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OPERATIONS SECURITY

What Smart Devices Say About You and DHS

Vulnerabilities of Smart Device Tracking

What once involved hundreds of adversarial man-hours can now be accomplished in a matter of minutes. For example, Facebook and LinkedIn can offer enough information about an individual's personal and professional lives to facilitate their own inadvertent adversarial targeting. When combined with the location tracking capabilities of today's smart devices, the aggregated information could compromise DHS personnel and sensitive information. Therefore, it is of paramount importance that we minimize our digital footprint as much as possible.

"Geotracking," Global Positioning System (GPS)-enabled location data, is the practice of identifying a person's physical location through the use of data transmitted from a GPS-enabled device. This data collected by many smart devices poses a potential security risk to DHS personnel and locations and can result in the inadvertent identification of sensitive DHS locations and movements, such as DHS movements at border locations and the identification of sensitive rooms within a DHS facility.

An Office of the Chief Security Officer study of an interactive global map of geotracking data posted on the internet revealed the clear identification of sensitive locations within DHS facilities. These locations appeared as blank spots on the interactive map, as security protocols for those locations prohibit the use of mobile devices. The study also revealed the concentration of DHS personnel within particular locations of DHS facilities.

Similarly, "GeoTagging," also GPS-enabled, is a feature in many image-capturing smart devices that embeds location data in the images by default. In many cases, this data provides the location of the image in near-GPS precision. By uploading such images to the internet, image-capturing smart devices inadvertently reveal nearly the exact location where the picture was taken. As a result, photographs taken at DHS locations could divulge a lot about you and about DHS. This information is especially vulnerable when posted on social media.

Addressing Vulnerabilities

The majority of smart device applications request permission to track your location. You should avoid granting permission to these applications when possible, and turn off all necessary location tools when they are not in use. Additionally, smart device applications frequently collect user's personal information to sell to third-party data aggregators. Native applications, such as Siri and Google Assistant, will also collect data from users, which may include name,

Contact Information

Awareness & Training	OPSEC@hq.dhs.gov
Report OPSEC Incident	OPSEC@hq.dhs.gov
Information on Foreign Travel	FAM.Travel@hq.dhs.gov

email address, credit card numbers, contacts, and smart device information. These services also record and catalogue respective audio sessions.

Although vulnerable anywhere in the world, tracking applications can be especially harmful overseas, where criminal and security services can more easily track the movements of DHS personnel while abroad. In general, DHS personnel should:

- Be aware of your smart device's capabilities.
- Unless absolutely necessary, do not enable location sharing, especially in those programs designed to track movement.
- Disable location services when at work, or when engaged in sensitive work movements.
- Avoid using voice recording services.
- Disable the geo-location capabilities of your smart devices.
- Report any anomalous or suspicious activity immediately to OPSEC@hq.dhs.gov.

Disable Location Services in Apple iOS

1. Open Settings
2. Tap "Privacy"
3. Tap "Locations Services"
4. Disable Location Services, or
5. Select an Application and adjust its Location Service features.

Disable Siri in Apple iOS

1. Open Settings
2. Tap "Siri & Search"
3. Disable all Siri Tools



Disable Location Services in Android

1. Open the Settings
2. Open "Personal Section"
3. Tap "Location"
4. Disable "Locations Services" or
5. Select an Application and adjust its Location Service features.
6. Tap "Google Location History"
7. Disable "Use Location History"

Disable Google Assistant

1. Open Google Assistant
2. Open Settings
3. Tap "Phone"
4. Disable Google Assistant



NOTE: These instructions apply to current versions of operating systems. There are many other features in Apple and Android devices that track your location, such as map applications. Be sure to carefully study your device and all apps to identify all such features. Also, you can opt out of fitness device tracking through the respective Setting features, or by creating a profile through the device's website. Visit the Apple or Android Support sites for further information.

Better protect yourself, your family, and the Department by applying Operations Security (OPSEC) in everything you do!



**Homeland
Security**

Office of the Chief Security Officer
FACTSHEET

pasted on the wall in front of his work station to give him inspiration."

Chuck turned 96 this past summer and will no longer be able to attend as frequently as in the past due to health issues. I am sorry it has taken me so long to send this information to our members. I look forward to seeing Chuck again whenever he can attend.



Charles , the oldest officer at our 35th Birthday Dinner, and CDR Scott Dickenson USN (Ret), the youngest, cutting birthday cake.



Nell Wall with her highly coveted Charles Kuehn bird house newly acquired from our 50/50 drawing.

THE VIETNAM WAR AT 50

Hal and Brenda Hostetler attended a symposium on the Vietnam War at VMI on Monday, 24 September from 0700 – 2100 hrs. Gen. Peay, VMI Superintendent, welcomed all. He was immediately followed by the first Keynote Speaker, former Senator James Webb, a highly decorated marine from the era. He spoke of the war as having positive goals that protected the rest of S.E. Asia so that its countries could stabilize and become effective socio-economically.



Hal with former Senator James Webb

The symposium moved through multiple panel discussions with minimal breaks. These included:

The War from the American Perspective. The presenters were Dr. Mark Moyar, Dr. Greg Daddis, and Dr. Jacqueline Whitt. Subjects included phases of the war, Tet, Search and Destroy, Body Count, the American Public, and Politics.

War from the Vietnamese Perspective (North and South). Dr. Andrew Wiest and Dr. Pierre Asselin spoke admiringly of the Army of South Vietnam (ARVN) and Regional Popular Forces ("Ruff-Puffs"). Most expressive and dynamic was Dr. Asselin. Both believed the RVN could have withstood the North had their support not been cancelled after "Watergate." A mil-

lion North Vietnamese (NVA) were killed.

Leading Citizen Soldiers in Combat. Phil Gioia, VMI '67, wounded, with the Silver Star, and multiple other combat awards from two Vietnam command tours, spoke admiringly of first leading 82nd Airborne soldiers then, later, mostly draftees in the 1st Cavalry Div. Both were splendid soldiers. Ron Milam, an OCS grad, followed and spoke with praise for the Montagnard troops with whom he lived and fought. He also shared that OCS grads were well equipped to lead men, having had a full year of intense enlisted experience before being commissioned, and that 95% of OCS grads in 1969 were college graduates.

Media and Reporting During the War. Jim Sterba of the New York Times and Wall Street Journal spoke of freedom in coverage of the war and in the return of our POWs. Joe Galloway, famous for co-authoring the book, *We were Soldiers Once and Young*, was dynamic, direct, and blunt in his presentation and response to questions. Hal asked him if Sgt. Major Basil Plumley was as fierce as depicted by Sam Elliot in the movie. He said, "Even more so!"



Hal and Joe Galloway

Closing Keynote Speaker, Dr. Hal Kushner, ended the symposium with an impassioned accounting of his experience as an Army Surgeon shot down and brutally handled for six

years as a POW. He was moved in agony through the jungles finally ending his six years in captivity in the "Hanoi Hilton." No less than ten men died in his arms. One of Hal's classmates wrote later that his presentation was "spellbinding." He was the only speaker to receive a standing ovation.

Hal and Brenda report that this fourteen hour conference was fully worth the time and expense. Hal proudly represented PACMOAA and wore his MOAA pin at the event.

NEWS FROM MOAA

By: Capt. Kathryn M. Beasley, USN (Ret), Director of Government Relations, Health Affairs.

The open season for enrollment in the new dental and vision coverage for TRICARE beneficiaries (FEDVIP) is Nov. 12 to Dec. 10 and beneficiaries can now compare plan costs as they consider their coverage options.

FEDVIP will replace the TRICARE Retiree Dental Program (TRDP), managed by Delta Dental, which sunsets Dec. 31, 2018. The Office of Personnel Management (OPM) has released detailed information on the available plans; [click here for the full breakdown](#).

The average dental gross premium increased 1.2 percent from last year, OPM said. Average rates are:

- Self: \$17.41 biweekly; \$37.73 monthly.
- Self Plus One: \$34.14 biweekly; \$73.97 monthly.
- Self and Family: \$49.23 biweekly; \$106.68 monthly.

The average vision gross premium dropped 2.8 percent from last year, per OPM. Average rates are:

- Self: \$5.10 biweekly, \$11.05 monthly.
- Self Plus One: \$10.23 biweekly; \$22.16 monthly.
- Self and Family: \$14.75 biweekly; \$31.96 monthly.

MOAA will be participating in the Office of Personnel Management (OPM) rollout of the program this week. The rate announcement came earlier than expected, which means TRICARE beneficiaries will have more time to review plans and make comparisons so they are ready to enroll during open season.

Open Season Rollout

The 2019 FEDVIP Plan Comparison Tool will be available beginning 1 October at TRICARE.benefeds.com. OPM has indicated BENEFEDS will mail comparison printouts to callers upon request. Brochures for 2019 plans are available online; beneficiaries also can request hard copies by contacting individual FEDVIP carriers directly. Premium and Life members of MOAA will find an in-depth article in the November issue of Military Officer describing the 10 dental and four vision plans to be offered.

Plan Choice

TRICARE beneficiaries may find they have access to a more robust dental benefit than before, as well as the option of vision plans - a completely new offering. FEDVIP offers a variety of plans, with different levels of cost and coverage, including High and Standard options. There are no plan exclusions and no waiting periods, except for orthodontia. In-progress treatment will be honored, up to FEDVIP carrier limits. The biggest change for beneficiaries will be that families can choose a dental and/or vision plan that meets their unique needs.

Choosing a Carrier and Plan Option

There are a few general steps to keep in mind as you evaluate and do your due diligence with plan selection:

Step 1: Ask your dentist if they participate in a FEDVIP plan.

Step 2: Review your family composition and situation for the upcoming benefit year. Consider discussing your dental treatment plans with your dentist.

Step 3: Use the Plan Comparison Tool, comparison information in the November issue of Military Officer, or plan brochures to compare benefits and coverage versus premium cost.

During Open Season

Once TRICARE Open Season begins, enrollment can only occur online or through the call center. We recommend beneficiaries go to TRICARE.benefeds.com and complete the following steps:

1. Answer a few simple questions about your eligibility.
2. Provide information on yourself and your family and create an account.
3. Select a plan that meets your family's needs.
4. Review your selection and enroll in the plan.
5. Receive enrollment verification.

FEDVIP Premium Payments

As part of the FEDVIP enrollment process, BENEFEDS will set up your preferred method of payment or charge you automatically through DFAS. Payments are retrospective, not prospective. BENEFEDS will collect your first FEDVIP payment Feb. 1, 2019. Delta Dental will terminate your allotment for your 2018 TRICARE Retiree Dental Plan (TRDP) coverage following the December premium collection Nov. 30, with no action required on your part.

Lastly, remember to check the TRICARE BENEFEDS website for more information, and look for more FEDVIP plan details in the coming November issue of Military Officer.

Related Item: The Outlook for TRICARE Fees in 2019

As you grow older, you will discover why you have two hands - one for helping yourself, the other for helping others.

THAT'S A WRAP FOR OCTOBER