



Military Officers Association of America

-- We Never Stop Serving --
-- We Are One Powerful Voice --
--- *for every officer at every stage of life and career* ---

Heartland of America Chapter

***** March 2018 *****



March is known for Saint Patrick's Day, luck of the Irish, and their use of four-leaf clovers for good luck. Armies want good luck, too, and thus,

In the summer of 1932, when the Fourth Army was activated in Omaha, Nebraska, they picked the four-leaf clover as its emblem.

-- Next Dinner Meeting, Wednesday, 21st of March --
(see inside back cover for details)

Check out our website at
www.heartlandMOAA.us
or call (402)339-7888

The Bulletin Board

Is the Newsletter of the Heartland of America Chapter
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Lt Colonel Patrick L. Jones, USAF (Ret) Editor & Webmaster - (402)650-4457

Volume XXXII Number 3 March 2018

PRESIDENT'S REPORT



Our February dinner meeting speaker was chapter member Ginny McBlain, assisted by her husband Lt Col David McBlain. Prior to her presentation, we had a brief business meeting. With General Cohen having a schedule conflict, I asked Col Jeff Mikesell, Military Advisor to the Omaha Chamber, to give us the legislative update. Before we took the traditional 10-minute break, five members of the Sarpy Serenaders, including Chapter members Pat Jones and Chris Baake, entered and sang two beautiful songs (this meeting with Romance writer Ginny had been originally scheduled for Valentine's Day).

Ginny and David have been active Chapter members for almost five years. Over the past few months, they had filled in as our Hospitality/Door Greeters for Ron and Sharon Russell on many occasions. Ginny is a native of Falls Church, Virginia, went to Radford College (now University) near the Blue Ridge mountains, decided to become an airline stewardess, flew for United, met David on a flight, and got engaged to him. Just as they got married, the airlines decided that flight attendants would no longer have to remain single but could be married. She became a military wife and discovered she had a passion for writing romance novels. Her first e-book came out in 1996 and she has written seven more. Some were published as paperbacks. I would encourage anyone to go to her website, www.ginnnymcblain.com to see the listing of her books, her self-editing checklist, and her writing tips. She has chaired several writing organizations. Ginny began her presentation describing how she became a successful e-mail author. She also developed a fondness for the Victorian era and she and David visited many museums in Britain and Scotland. Seeing the furniture, portraits, and artifacts enabled Ginny to accurately describe them in her novels. She developed a solid understanding of British society and the British military in the early 19th Century. British society embraced



Our speaker, noted author, Ginny McBlain



Col Jeff Mikesell gave us a briefing on legislative issues since Gen Cohen had a meeting conflict.

liked by fellow officers and was idolized by the enlisted men. It was a wonderful presentation and we thank Ginny and David.

Gen Cohen, Dick Doolittle, Pat Jones, and I hosted a MOAA table at the Nebraska National Guard Convention. We had a wonderful time and sold three Life, one Premium, and two Chapter memberships.

Next month, our speaker on Wednesday, March 21st, will be Colonel Dave Berg, 55th Wing Vice Commander, who will give us an update on the Wing and Offutt AFB. We will not have an April meeting. Our Wednesday, May 16th meeting will be a speaker from the Henry Doorly Zoo and Aquarium.

Dan Donovan d.donovan1@cox.net 402-339-7888

Programs

(from Ken McClure, Maj USA (Ret))

On March 21st, our speaker will be Colonel Dave Berg, 55th Wing Vice Commander.

April – No official meetimg

May 16 – Judi Ray from Omaha's Henry Doorly Zoo & Aquarium



Program Chair, Ken McClure

Legislative Report

(by Paul Cohen B/Gen USAF (Ret))



Bev Burchfield, LtCol Pat Jones, and Barbara Jones

The Nebraska Legislature continues to speed toward its conclusion in mid-April. So far, the 60-day session has featured 27 bills of interest to the military and veterans' community. Given the near-record number of total bills introduced in the session, coupled with the carry-over bills from the 2017 Legislature, few, if any, of the proposals in which we have an interest will get to the floor.

The body is focused on the revenue and appropriations challenges before it.

While a projected revenue shortfall has been reduced, the current forecast

requires significant cuts in state budgeting including the University of Nebraska system. Those proposals have met fierce resistance and an accommodation appears likely. That compromise will come at the expense of other programs and/or meaningful tax reform. Among the casualties will likely be LB 121, Senator Brewer's bill to correct the currently weak tax exemption on some military retirement pay. It is likely that Nebraska will continue to be at a disadvantage compared to its neighbors when recruiting military retirees to enlarge the state's workforce, at least for one more year.

On the plus side, progress is reported on a MOAA and USA4Families priority to enable military-spouse-teachers to more easily lend their skills to Nebraska's education system. While legislation has been difficult to achieve, extraordinary efforts by Senator Crawford and others may result in an administrative change that is long overdue in a state that likes to boast of its military friendliness (unless you are a teacher or need to transfer one of way-too-many other licenses or certificates to practice a particular profession). We anxiously await word on this effort in the next few weeks.

Senator Blood has sponsored or co-sponsored about 8 different pieces of legislation that address a variety of topics from several licensing compact authorizations to an outright granting of a temporary teaching certificate for military spouses (LB 109). The latter may not be necessary if an administrative agreement can be concluded.



Col Ed Burchfield, LtCol Dick Doolittle, & LtCol David McBlain would be great as "The Three Musketeers"

On the national scene, the President's FY 2019 Budget is on the Hill for consideration. As we have been told and observed, the President's budget is a recommendation to the Congress. The responsibility for the final product rests with both Houses. We will have to wait to see what changes are proposed as the budget process proceeds. Of note, the President's budget provides for a 2.6% military pay increase and no changes to pharmacy co-pays for any beneficiary. The budget request proposes significant increases in readiness expenditures and personnel growth in nearly every military component.

MOAA's newly implemented update system will keep you informed as the budget moves through the various committees and, ultimately, to the floors of the respective Houses. You may receive updates on a schedule and with content elements that are tailored to your needs and interests. Check out the system at MOAA.org and sign up for the notification plan that's best for you. It's important to remain informed and engaged on issues that play such an important role in our nation's defense and, perhaps more important, your personal budget. As the year moves ahead, you may be called upon to communicate with our elected representatives on a variety of topics. If they don't hear from you, the assumption is that you agree or don't care about a given proposal. Your contact counts. "The debate may be about the issues, but the decision is about the numbers."

It's never too late to let members of your Congressional Delegation know where you stand and what action you want the members to take. MOAA's [Take Action](#), [Legislative Action Center](#)

No new TRICARE fees in 2019 budget---REALLY??

(MOAA website 25 Feb)

The FY 2019 proposed budget submission for DoD included the following statement, indicating there will be no new TRICARE fee increases for 2019:
"NO compensation cost share reforms in FY 2019. Instead, the Department is focusing on internal business process improvements and structural changes to find greater efficiencies, such as modernizing our military health care systems into an integrated system."

This is indeed welcome news. Unfortunately, it will probably fall on deaf ears for most beneficiaries, who have discovered their TRICARE cost shares have, in many cases, drastically increased since Jan. 1. (see following article in this newsletter)

This past fall, DoD unexpectedly implemented an across-the-board fixed-fee copayment schedule for the new TRICARE Select option. The new fee schedule was intended to replace the existing



LtCol McBlain helped with Ginny's presentation.

TRICARE Standard/Extra percentage, which had been based on a services-used model - the model most beneficiaries have been used to over the years. This change was to be cost-neutral to DoD. Some TRICARE Prime copayments also increased by as much as 150 percent.

As beneficiaries receive their new explanation of benefits statements and experience the resulting sticker shock, all they can see is [the cost of their health care go up](#). MOAA has heard loud and clear from all categories of TRICARE beneficiaries. Here's a small sampling:

- from an active duty Army captain from Fort Gordon, Ga., "Since February 3rd my family has amassed an astounding \$802.50 in medical expenses. When I contacted TRICARE to see why this was suddenly the case, they explained that many of the providers for my son's Autism services are out of network and that I'd be responsible for 20% of the allowed amount until I hit my catastrophic cap. ... How is it right that with no warning I'm suddenly responsible for what will be \$1000.00 before the end of the week? My family now has 30 days to pay that amount. This is a significant and unwarranted strain on military families everywhere, especially those that rely on specialty care in the [Extended Care Health Option] program."

- from a spouse of a retired lieutenant colonel in N.C., "I require a series of appointments with physical therapy for my back and I cannot afford to pay the \$41 each time I see the therapist. ... It would be cheaper for me to just get the surgery instead!"

Combine this TRICARE cost share inflation with the new increases in costs for prescriptions from TRICARE, and you can understand why military retirees, active duty service members, and their families are starting to feel as if the government no longer considers military health care an earned benefit of their service. MOAA believes those who are serving and have served should not be put in the position to fund the cost of readiness or their own benefits. It's never too late to let members of your Congressional Delegation know where you stand and what action you want the members to take.

MOAA's [Take Action](#), [Legislative Action Center](#).



Col Bob Wicklund, LtCol Pat Jones, Col Dick Purdum probably have opinions about the issue of the draft.

Should the Military Draft Be Reinstated?

(MOAA website – 27 Feb, from article by Col Dan Merry USAF (Ret))

**Should we bring back the draft?
Should women be required to register for draft?**

Every now and then, we get these questions or requests for MOAA to engage directly toward one result or the other. From our broad audience come equally broad opinions on both of these subjects.

MOAA's position on the draft has been consistent: MOAA supports the all-volunteer "career" force as a necessary component of a strong national defense. Ever since the draft was eliminated in 1973, our military services have worked to recruit, train, and equip volunteers who join by choice — the result continues to be the most formidable, capable military on the planet. See our previous article, "The Core of Our Nation's Military is the All-Volunteer Force," for more on the topic of the all-volunteer force.

MOAA has deferred to the service and defense secretaries regarding women in combat, and in December 2015, then-Secretary of Defense Ash Carter opened all combat jobs to women. What didn't follow was a decision to require women to register for selective service (the draft), and the following year was somewhat contentious on the topic because men registered, women did not.

In a 2016 survey, MOAA solicited feedback from currently serving members on this issue. The majority of those currently serving said that with the opening of all combat roles to women, women should be required to register for the draft. But not everyone agreed, thus keeping the issue of women registering for the draft alive on Capitol Hill and earning the attention of Congress, which stepped in to solve the problem by identifying the need for a study.

The FY 2017 National Defense Authorization Act established the National Commission on Military, National, and Public Service to "conduct a review of the military selective service process (commonly referred to as "the draft"); and (2) consider methods to increase participation in military, national, and public service in order to address national security and other public service needs of the Nation." The study will take place over 30 months and will include the gathering of opinions and subject-matter reviews.

MOAA already has shared with commission members concerns regarding conscription as an offset to the challenges of getting volunteers. MOAA was assured the efforts of the commission are quite broad and more focused on generally affecting the desire or propensity to serve. This might help solve the national problem without conscription. They did agree conscription would only be likely in a national crisis requiring the likes and numbers of citizens who quickly could be amassed, trained, and equipped — in other words, a global engagement.

The debate will continue, but you now get a voice in the process. You can provide your comments directly through the commission's website, www.inspire2serve.gov. Share your thoughts on these seven questions, which are posted on the website above the answer block:

- 1. Is a military draft or draft contingency still a necessary component of U.S. national security?**
- 2. Are modifications to the selective service system needed?**
- 3. How can the U.S. increase participation in military, national, and public service by individuals with skills critical to address the national security and other public service needs of the nation?**
- 4. What are the barriers to participation in military, national, or public service?**
- 5. Does service have inherent value, and, if so, what is it?**
- 6. Is a mandatory service requirement for all Americans necessary, valuable, and feasible?**
- 7. How does the U.S. increase the propensity for Americans, particularly young Americans, to serve?**

Tricare for Life Users Surprised by Drug Cost Increase

(from Military.com webmail by Amy Bushatz)

Over the last few weeks, I have heard from many Tricare for Life beneficiaries caught off guard by the recent increase to pharmacy costs, including a change that moved drugs that had been completely free to a charge of \$7 for a 90-day supply.

Drug prices increased Feb. 1 for all Tricare users, including retirees over 65 on Tricare for Life. A 90-day supply of generic drugs received through the system's Express Scripts mail-order pharmacy went from free to \$7. Co-pays on brand-name drugs received through the mail went from \$20 to \$24 and from \$49 to \$53 for non-formulary drugs.

For prescriptions filled at retail pharmacies, a 30-day supply for generic drugs increased from \$10 to \$11, while brand-name drugs went from \$24 to \$28; non-formulary drugs went from \$49 to \$53.

Drugs filled at a military treatment facility continue to be free.

Drug costs typically increase slightly every Feb. 1. But the increase from free to \$7 for generics received by mail came as a surprise for many users on Tricare for Life.

Our chapter newsletter covered these TRICARE hot items in several 2017 issues. You can review them by going to our chapter website and clicking on



Bev Burchfield, Chris Baake, & Barbara Jones.
Chris & photographer liked their red colors

Newsletters. You can be alerted with periodic updates provided on line and by email. If you so desire, click on:

[A photograph showing three individuals standing together indoors. On the left, a woman with short grey hair and glasses, wearing a blue sweater over a patterned skirt, looks towards the center. In the middle, another woman with glasses and a grey scarf looks down at her phone. On the right, a man in a dark suit and light shirt also looks at his phone. They appear to be in a hallway or a room with beige walls.](http://moaa.highroadsolution.com/moaa_preference_page>EmailSearch.aspx.</p></div><div data-bbox=)

Loretta Doolittle, what are Paulette and her husband Doug Pikop doing on those cell phones?? Surfing the net? Email? Games? Naw... probably showing you You-Tube pictures??

vision coverage. Active duty military families are only eligible for the vision coverage.

The FEDVIP dental program of offerings will replace the existing TRICARE Retiree Dental Plan, which is currently provided through Delta Dental. That program will sunset Dec. 31, 2018.

Here's what will be offered:

The retiree dental plan and the new addition of a vision plan will allow for beneficiaries to make a selection from among several dental and vision carriers with a variety of benefit options. For example, in 2018 the FEDVIP program lists 10 dental carriers and four vision carriers (Delta Dental is included) with comprehensive dental and vision insurance at competitive group rates.

Key facts:

- **Eligible beneficiaries must choose their plan during *TRICARE's open season, which is scheduled to be Nov. 12 - Dec. 10, 2018.***
- ***There will be no automatic transition for those beneficiaries currently enrolled in the TRICARE Retiree Dental Program.* Beneficiaries will be required to enroll for coverage.**
- **Enrollment and plan changes can only occur during the open season with the exceptions for those beneficiaries with qualifying life events (usually anything that necessitates a change in the DEERS system).**

Here's the kind of coverage TRICARE beneficiaries will get with FEDVIP (besides more choices):

- **no wait period for most dental services;**

New TRICARE Retiree Dental and Vision Plan
(MOAA website -January 26, 2018)

The new TRICARE insurance option for certain beneficiaries is set to be offered starting Jan. 1, 2019. The newly designed option was included in the 2017 National Defense Authorization Act with the legislated start date of 2019. The later starting time is meant to allow for better planning and communication for this new plan, as it will be offered and administered through the Federal Employees

Dental and Vision Insurance Program (FEDVIP). Here's the rundown on who is eligible for what: All TRICARE retirees and their families are eligible for both the dental insurance and the

- no annual maximum benefit for some dental plans;
- regional and national dental networks;
- no deductible for some vision plans;
- no limit on brands for frames or contacts for some vision plans; and
- discounts on LASIK offered by some vision plans.

Beneficiaries are encouraged to start getting information and pre-enrollment communications through the website set up just for this program. The website, www.TRICARE.benefeds.com, will be up and running Feb. 1.

MOAA is working with the Office of Personnel Management, which oversees the administration of the federal employees benefit programs, to provide input on communication and feedback on the website, anticipate challenges, and brainstorm solutions for this newly available program for TRICARE beneficiaries.

MOAA's and Heartland Chapter's Missions are the Same

The Military Officers Association of America (MOAA) is a nonprofit, nonpartisan organization, working to support military and their families at every stage of life. It actively petitions Congress on behalf of the military community on issues affecting the career force, the retired community, and veterans of the uniformed services. MOAA offers a wide range of personal and financial services exclusive to MOAA members. Whatever the stage of a career, MOAA membership delivers benefits geared specifically to you – and your family. You become part of the strongest advocate for our military and their families. Those with prior officer service in any of the seven uniformed services can become members. Consider joining today because every voice counts! You will be protecting not only your earned benefits but for all serving today. Our Heartland Chapter also focuses on state and local issues, interfacing with the Legislature and the Governor. We provide a really great environment for camaraderie and mutual support with our meetings, speakers, newsletters, website, and community involvement. You will feel like family.

As MOAA does, WE NEVER STOP SERVING....

We are *One Powerful Voice* –

For every officer at every stage of life and career...

Join Us !! You will be glad you did!

Selection of Membership

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<p>When you join MOAA, you become part of the strongest advocate for our military's personnel and their families. The stronger our membership is, the stronger our voice becomes. Consider joining today because every voice counts.</p> <p>Three membership levels to meet the needs of all Officers.</p>			
Features of each Membership level	No-cost electronic Membership designed for today's junior officers.	Full access to MOAA's career resources, countless discounts on products and travel, & access to all of MOAA-exclusive publications & news updates. Full access to a wide variety of member benefits for today's career officer.	Receive all the benefits that PREMIUM membership has plus exclusive privileges and benefits.
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Expert advice on your military pay & benefits MOAA's team of highly trained professionals can help you receive the military benefits you've earned through one-on-one counseling.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Financial planning and investment advice		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Military Office magazine		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Access to all MOAA-exclusive publications		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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MOAA Chapters Take advantage of the opportunity to get involved & meet fellow officers in your community. A PREMIUM or LIFE membership makes it easy.	Dues vary by Chapter.	New chapter members receive a voucher good for one year of chapter dues.	New chapter members receive a voucher good for two years of chapter dues.
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With more than 380,000 members nationwide, the Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of servicemembers and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. MOAA members proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving.

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Local Membership Form



Heartland of America Chapter
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P.O. Box 1756
Bellevue, NE 68005-1756

LOCAL MEMBERSHIP APPLICATION

(Heartland Chapter members must also be a National MOAA Member)

Membership: Initial or Renewal

Annual local dues \$20.00 \$10.00 (new ones after 1 July) Aux. \$5.00

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National MOAA Membership # _____ Life Member? Yes No

Brief Bio: (entered service: branch: assignment summary: Interesting career anecdotes:

Signature _____ Date _____

Contact Chapter Officers for more info: President Dan Donovan - 402-339-7888, **Ask about**

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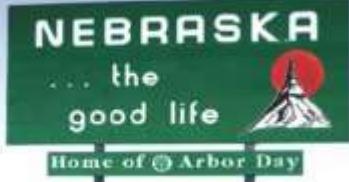
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May They Not Be Forgotten:

I mean the men and women who have answered the call and paid the ultimate price so that we and future generations could have the freedoms so cherished by human beings. We must ever be vigilant and prepared to defend our way of life against those who would deny it. Callous politicians, power hungry egoists, corrupt individuals, adversarial religions, and even our latest self-oriented generations pose grave threat to the preservation of what many take for granted. Every citizen should take a few moments from time to time and reflect on the benefits we have in our country. They should give thanks to those who have served and preserved our way of life.



Hopefully, they will also pledge to do their part to keep it so. - pj

Wandering Mind of An Old Retired Guy



"Some of life's experiences I've had Perhaps you have also?"

"My wife and I had words,..... but,I didn't get to use mine!"

"Frustration is trying to find your glassesWithout your glasses."

"Blessed are those who can give, without remembering... And,those who can take without forgetting."

"The Irony of life is that, by the time you're old enough to know your way around, You're not going anywhere."

"I was always taught to respect my elders, but..... it keeps getting harder to find one."

"Aspire to inspire Before you expire."

"With hurricanes, tornados, forest fires out of control, mud slides, flooding, severe storms tearing up the country, with the threat of deadly flu bugs, and..... terrorist attacks, is this a really a good time to consider taking God out of the Pledge of Allegiance?"

. "GOOD FRIENDS ARE THE RARE JEWELS OF LIFE...
DIFFICULT TO FIND AND IMPOSSIBLE TO REPLACE!

**TODAY IS THE OLDEST YOU'VE EVER BEEN, YET THE YOUNGEST YOU'LL EVER BE,
SO ENJOY THIS DAY WHILE IT LASTS.**



Heartland of America Chapter

Reservation for Members and Invited Guests

Date: **Wednesday, March 21st, 2018**

After dinner, our speaker will be Colonel Dave Berg, the 55th Wing Vice Commander, with the latest info concerning the 55th Wing.

Remember the expression, “The more, the merrier”? We ask you to make our meetings better, with your presence. We strive to provide a good meal, a stimulating program, and camaraderie. We’ll do our best to provide the first two, but only you can increase the camaraderie we share. Please attend.

Time: Social Hour – 6PM
Dining Hour – 7:00PM

Place: Anthony's Steakhouse
7220 F Street - Omaha

Meal selections are as follows:

10oz Prime Rib w/Baked Potato & Corn O'Brien - \$36.80

- With Chocolate Ice Cream - \$39.80

Pecan Salmon w/Rice Pilaf & Corn O'Brien- \$28.90

- With Chocolate Ice Cream - \$31.90

Chef Salad- \$17.00

- With Vanilla Ice Cream - \$20.00

RSVP: Lt Col Ron & Sharon Russell

Tel: 402-297-4244

heartlandmoaa@hotmail.com

Please specify names of attendees, meal choices and include a phone number in case we need to contact you.

Reservations should be in by Monday night before the dinner! If you must cancel your reservation, please call Ron at (402) 297-4244 prior to 4:00 pm on the day of the event; otherwise the chapter will be charged if you are a NO-SHOW and we will have to send you a bill for the cost.

Your pre-filled out check for the amount made payable to Anthony's will greatly assist in processing.

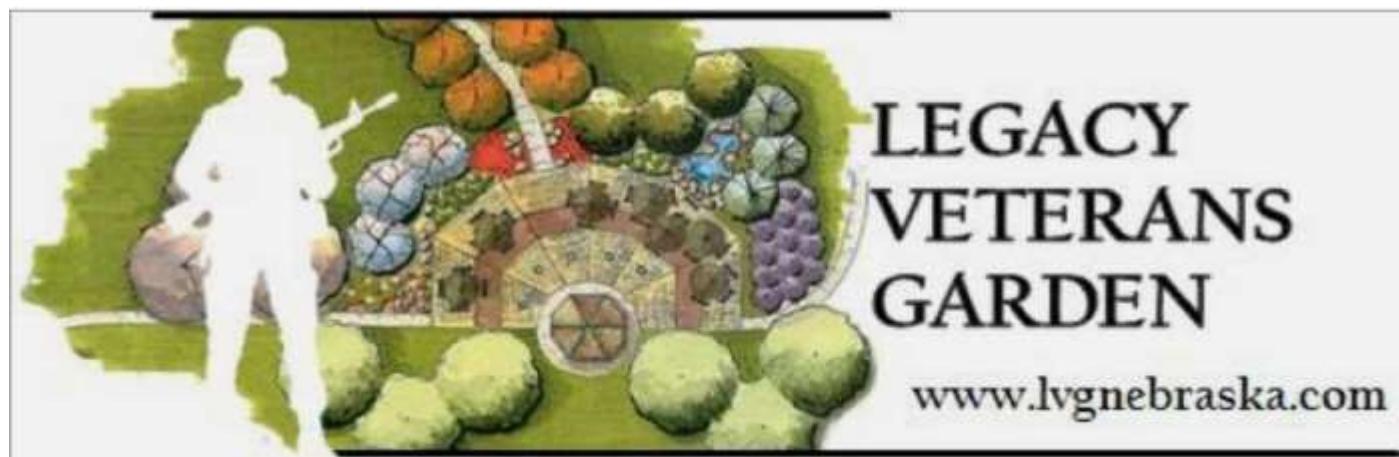


Sharon and Ron Russell

Dress: Business attire or as appropriate

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