



Heart of Texas Chapter
Military Officer Association of America
P.O. Box 23964 Waco, TX 76702-3964

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PRESIDENT'S COLUMN

Roaring in Like a Lion!

March certainly arrived to the Waco area with loud claps of thunder, flashes of lightning, and high winds. But the showers we were pleading for arrived, helping to lessen somewhat our dry spell. The storm brought welcome moisture for the potatoes and onions recently planted, as well as raising the local water levels for the highly anticipated white bass spawn. If neither pastime excites you, then you can be thankful for your soon to be green lawns and the good for your trees and landscape, not to mention the temporary cleansing of the air from the pesky pollens that may exacerbate spring allergies. Spring brings promise of new life and new beginnings, and in Texas, the possibility of change as we go to the polls for the primary election. Please let me encourage you to exercise your right as an American citizen and vote on March 6 (if you have not yet voted early). Voting is a treasured privilege we enjoy in our great nation, and many across the globe have no say in their government. Let's exercise our vote! While we are seasoned Americans who understand the privileges of citizenship, many of our younger population may not think it worthwhile to participate in our democratic processes. Let us be the example they see. Further, we each have the great opportunity to contribute to the development of these young citizens. Our chapter awarded over \$12,000 in scholarships and grants to young people and veterans last year, and that money came directly from our Freedom is Not Free golf fundraiser. We have about 7 more weeks until our annual golf scramble on April 21, and we really need golf foursomes to participate...participant fees are the foundation of the funds we raise to award to promising young citizens in the Central Texas area.

Even if you do not play, each of you can be a walking advertisement to get the word out to friends you know are golfers. Registration forms and sign-up sheets are available in this newsletter, or you can call me and I will personally send you a packet. I want to emphasize the importance of this effort, and the results will certainly be a help and encouragement to young folks aspiring to serve our nation whether in uniform or not. Scholarships awarded go directly to the university on behalf of the student, not to the student directly...this ensures the funds are used appropriately. We would all like to see our Chapter assist more students as they pursue their careers of service.

I also want to encourage you to check out MOAA's website at www.moaa.org. You'll find the latest information on changes to TRICARE, military benefits, and how you can engage with our elected representatives on issues important to military families and veterans. Further, one item of note MOAA is discussing is the need for quality recruits for our military services, even though the population of qualified recruits is shrinking. Your experiences and stories can be enlightening to friends and neighbors who have no visibility into the military way of life.

We had a great turnout for our last meeting featuring a fascinating and moving presentation on the Shroud of Turin from one of our newest members, Dr. Kenneth Stevenson. This month, we look forward to a presentation on Audie Murphy from Baylor lecturer Dr. David Smith. World War II's most decorated American soldier, Murphy also struggled with the aftereffects of his experiences during the war. Please join us as we explore this warrior's life. And, let me encourage you to "Never Stop Serving"!

Respectfully,
Dennis DeGraff

Upcoming Events and Information Items

FEBRUARY THURSDAY DINNER MEETING
AT RIDGEWOOD BANQUET ROOM
GUEST SPEAKER, DR. DAVID SMITH ON
AUDIE MURPHY
****SOCIAL HOUR: 6:00 P.M. **, **CALL TO**
TABLES 6:30 P.M. *, *INTRO &
ANNOUNCEMENTS , 6:35 P.M. **, **DINNER
6:55 P.M., **DRAWING & GUEST**
SPEAKER 7:55 P.M.

MENU: Champion salad, Pork Loin and Top Butt Sirloin, Chef's choice of starch, vegetable and two desserts, Fresh Rolls and Butter, Fresh Brewed Iced Tea or Hot Tea and Coffee. \$30 per person, payable at registration table, cash or check made to HOT Chapter MOAA. Please call Vince Tobola, 772-5251 or e-mail vtobola@aol.com, NLT Tuesday 13 March, 6:00 p.m. for sign-ups. After this time, please contact as soon as possible if plans change and desire to attend and we will work to accommodate you at the dinner meeting.

NOTE: The winter dress code is effect with gentlemen in coats and tie and ladies' attire as they prefer.

2018 CHAPTER MEMBERSHIP DUES The Board is always looking for prospects to join the chapter. Please contact Vince Tobola, vtobola@aol.com or call 709-5795 cell if you need an application form or a chapter introduction letter or have questions. Chapter member dues are \$25 and due starting January 1st. These can be paid at the dinner meeting or mailed to the PO Box address on first page of newsletter. Thank you for your ongoing support.

HOT CHAPTER BOARD MEETING

The monthly Board meeting will be held on Tuesday, **March 27, 2018**, 5 p.m., at the Waco Cottonwood Creek Golf Course.

SPOUSES BRIDGE CLUB LUNCH

The next Bridge Club session will be held on 22 March 2018. The contact is Carole Hardeman, 744-1198 and also thanks to Carole as the club sponsor for the bridge activity.

PROPOSED SCHEDULE FOR 2018

21 April, Saturday, Annual Scholarship Fundraiser Golf Scramble, Cottonwood Creek Golf Course
17 May, Thursday Dinner Meeting, RCC, Joyce Denke, "Donut Dolly"

21 June, Thursday Dinner Meeting, RCC, guest speaker, Joyce Denke "Donut Dolly":

19 July, Thursday Dinner Meeting, RCC, speaker or entertainment to be announced.

Ridgewood Country Club is at 7301 Fish Pond Rd.

MARCH SPECIAL DAY RECOGNITION

Birthdays: Marcia Anderson, George Barton, Bill Bauer, Roland Duty, Jim Gompper, George Holmes, Sheila Lednicky, Mike O'Bric, Tom Ragland, Jim Wilson and Al West.

Anniversaries: Roland and Mary Duty, Matt and Patty Pirko, and Jim and Shirley Wilson.

Congratulations & best wishes to all on your special day.

ANNUAL FREEDOM BALL 2018

The tenth annual Freedom Ball with the theme "Forever grateful, never forgotten" will be held on Saturday, March 24, 6 to 11 p.m. at the Waco Convention Center, 100 Washington Avenue, Waco. The Greater Waco Chamber and Greater Waco Aviation Alliance present this unique event that provides Central Texas with the opportunity to honor military personnel, both past and present and Gold Star families. Entertainment will be by the King David Band and the national anthem will be sung by Holly Tucker. Tickets are \$125 a person, \$50 for veterans and active duty personnel and table of 8 for \$500. Tickets are available at www.FreedomBallWaco.com or can call 254-757-5600.

HEADS-UP NOTE ON SPRING AIR SHOW

The Heart of Texas Airshow will be held at TSTC Airport on April 7 -8, 2018 with the main feature being an air performance by the NAVY Blue Angels.

UPDATES AND ISSUES

TRICARE CONTRACTING CHANGES

Recent reforms of the Military Health System included plans to reduce TRICARE regions from three to two. The objective was to reduce federal spending while decreasing administrative hassles for military beneficiaries, who tend to move between regions frequently. This part has worked out well. What has not worked so well for beneficiaries have been numerous issues caused by the change in TRICARE contractors Jan. 1. Contractor changes between regions happen every five to seven years, and although most beneficiaries expect a few glitches, they typically are well planned and anticipated. This transition has been anything but smooth sailing.

There have been billing and claims problems, referral and authorization issues, dropped enrollments, poor customer experience, lack of provider networks resulting in higher cost shares, and many other concerns.

DHA is very aware of these issues and is taking action to hold the new contractors accountable. Both managed care support contractors, Humana Government Business and Health Net Federal Services, have experienced early challenges with customer call centers, websites, etc.

Humana is compliant with all major requirements except provider directory accuracy. Unfortunately, Health Net - which has TRICARE's West region - remains noncompliant with several major requirements and has been placed on a corrective action plan to fix key issues, including: Customer Service - failure to meet multiple contract standards, call center standards, etc.

Referral and Utilization Management - more than 70,000 backlogged referrals

Provider network adequacy - failure to meet targets (85% coverage is required) in multiple Prime Service Areas and Select networks; this includes both primary care and specialty providers shortages, with some areas having no network providers
Provider directory accuracy - multiple issues

Medical management - multiple issues with web-based systems

Needless to say, these are serious issues affecting beneficiaries right now. To address them, guidance has been issued, effective immediately through March 18, allowing Health Net to waive its usual authorization process for TRICARE Prime referrals in the West Region as well as addressing specialty care referrals, enrollment applications, and call center wait times.

HEALTH OPTIONS AT AGE 65

At age 65, it is decision time: employer health plan and/or Medicare/TRICARE known as TRICARE For Life (TFL)? At age 65, TRICARE converts to a Medicare supplement plan and TRICARE Prime and Select are not available.

TFL requires Medicare Parts A & B. Younger spouses continue under your employer health plan, stay under TRICARE Prime/Select, or stay with both until age 65.

Here are your options:

A) You keep your employer plan while working and delay Medicare/TFL. You're allowed to delay Part B while working and covered by an employer's health plan. You temporarily lose TFL benefits until you enroll in Part B.

B) Go with both the employer plan and Medicare/TFL. Enroll in Parts A/B Medicare, get your TFL benefits and have your employer's plan. You'll pay for all programs and you might be over insured.

C) Go Medicare/TFL only. Check to see whether you can suspend your employer's plan before you cancel it. Enroll in Medicare Parts A/B up to three months prior to age 65.

As long as you are working and covered by your employer's plan, the employer's plan pays first, Medicare second, and TRICARE third.

Once you stop working, the payment order is: Medicare pays first, then your employer's plan, and finally TRICARE.

If you have TFL only, Medicare is the first payer, then TRICARE.

It's best not to enroll in another drug plan. Another drug plan has to pay first, and you'll be filing manual claims with TRICARE. In addition, another drug plan disqualifies you from the TRICARE Pharmacy Home Delivery program.

MOAA ADVOCACY LETTERS

The March issue of *Military Officer* included preaddressed letters to key congressional leaders asking them to take action on two important issues affecting military personnel. Please sign, seal, stamp, and mail the blue-colored letters inserted in the March issue of *Military Officer* to the preaddressed key congressional leaders. Be a part of MOAA's "One Powerful Voice" to keep military pay increases comparable to private-sector wages and end the deduction of service-earned retired pay from VA disability compensation.

WACO VIETNAM MEMORIAL CEREMONY ON 29TH

There will be a ceremony memorializing seven veterans whose names were recently added to the Waco Vietnam War Memorial in downtown Waco. All had attended Baylor University. The ceremony will be held on Thursday, March 29th, at 11 a.m.

WACO CHAMBER OF COMMERCE

The HOT Chapter is a member of the Greater Waco Chamber of Commerce so chapter members can attend chamber events. The Chamber is located in downtown Waco at 101 S. 3rd Street (254 757-5600).

- **Thurs, Mar. 8**, 115 – 1:00 p.m., Young Professionals Lunch at Chamber of Commerce. The topic of discussion is “Getting Plugged into Waco by Creating Your Own Outlet”. Guest speakers are Joe Nesbitt and Bryan Fonville of Central National Bank. Event is free to member or \$10 at the door for non-members. RSVP by registering on web site or call 757-5600.
- **Wed., Mar 14**, 7:15 – 8:00 a.m., Chamber of Commerce. Young Professionals once a month opportunity to enjoy breakfast, conversation and mentoring with prominent leader in the Waco community. The first Coffee with a Coach will with the Mayor of Waco, Kyle Deaver. The cost is \$5. Please RSVP by registering on site or calling 757-5600.
- **Thurs, Mar. 22.**, 12:00 noon – 1:00 p.m. Industry tour of TYMCO, Inc., 2225 E. Industrial Blvd, Waco. Lunch will be provided and the event at noon. Please RSVP by registering on site or 757-5600.
- **Wed., Mar 21, Waco Chamber of Commerce, 10:30 – 11:30.** 1000 Friends of Waco would like to invite the community to participate in our monthly roundtable discussion focusing on Greater Downtown Waco. This monthly meeting series includes updates from various stakeholders working in the greater downtown area including: the city of Waco, the Downtown Merchants Association, the Public Improvement District and the Greater Waco Chamber.

HONORING VIETNAM VETS MARCH 29TH

March 29th marks the second annual Vietnam Veterans Day. President Trump created it in 2017 as a day to show honor and respect for the nation’s Vietnam War veterans.

The proclamation was included in the Vietnam War Veterans Recognition Act of 2017. The law encourages the display of the U.S. flag to commemorate the service of Vietnam War veterans.

“THE WALL THAT HEALS’ VISIT AT KILLEEN VETERANS CEMETERY

This month, the Texas Veterans Land Board will host The Wall That Heals, a replica of the Vietnam Veterans Memorial, along with a mobile Education Center, at the Central Texas State Veterans Cemetery in Killeen, from March 7 – 11. The Wall That Heals honors the more than three million Americans who served in the U. S. Armed Forces in the Vietnam War and it bears the names of the more than 58,000 men and woman who made the ultimate sacrifice.

The Wall That Heals Opening Ceremony is Thursday, March 8, 10 a.m. at the Central Texas State Veterans Cemetery, 11463 SH 195, Killeen, TX 76542. Visiting hours are March 7, 4 p.m. – March 11, 1:00 p.m. 24 hours a day.

GUEST SPEAKER – DR. DAVID A. SMITH

Dr. David A. Smith is a senior lecturer in American history at Baylor University. He received his undergraduate degree from what is now Texas State University in San Marcos, and his Ph.D. in modern American history from the University of Missouri in the year 2000. David specializes in cultural and military history.

His latest book is *The Price of Valor: The Life of Audie Murphy, America’s Most Decorated Hero of World War II*, published by Regnery books. In addition to a weekly column on art, culture and history for the *Waco Tribune-Herald*, his journalism has appeared in the *Wall Street Journal*, the *Weekly Standard*, Foxnews.com, Townhall.com, the *Dallas Morning News*, the *Houston Chronicle*, the *Naval War College Review*, and many other outlets.

He is also the author of *Money for Art: The Tangled Web of Art and Politics in American Democracy*. He is a frequent guest on radio shows and lecturer to arts and civic organizations.

SUICIDE PREVENTION

Suicide affects all Americans, including veterans. Read about warning signs and resources to help those who might be struggling.

Suicide affects all Americans — all genders, races, ethnicities, and socioeconomic statuses. The Centers for Disease Control and Prevention reported that from 1999 through 2014, there was a 24-percent increase in suicide rates in the general population for both males and females. In 2014, an average of 20 veterans a day died from suicide. Of veterans who killed themselves, 65 percent were age 50 and older. VA Secretary Dr. David Shulkin has stated suicide is a national public health crisis and has made suicide prevention his top clinical priority.

Knowing warning signs, asking a person directly about suicidal thoughts and plans, and telling someone who is trained to help are crucial to suicide prevention. Immediate help is needed for someone talking about killing himself/herself and has a plan to use a gun, pills, or other means. Another critical warning is someone talking or writing about death, dying, or suicide. Other warning signs include expressing feelings of hopelessness and worthlessness, exhibiting dramatic mood changes, increasing use of alcohol and other drugs, and expressing having no reason for living. Perhaps the biggest myth about suicide is that talking about it makes people more likely to kill themselves. In reality, asking people directly about suicide can bring it into the open and allow opportunity for intervention.

Suicide is not a secret to keep. Seek help from a licensed mental health professional. If the threat is critical, call 911 or take the person to a hospital emergency room. Help is available for veterans by calling the VA Crisis Line: (800) 273-8255, press 1. Chat online at www.veteranscrisisline.net or send a text message to 8382555 to receive confidential support 24/7, 365 days a year. [Coaching into Care](#) is a VA national telephone service available to family and friends of veterans that provides mental health professionals to assist callers with determining the best way to get help for a veteran and how to navigate the VA system. Coaching also involves helping callers determine how to begin the conversation to motivate the veteran to seek treatment. Call (888) 823-7458, Monday through Friday, 8 a.m. to 8 p.m. EST.

DEFENSE STRATEGY ON FORCES

The *2018 National Defense Strategy* released this past month acknowledges “an increasingly complex and global security environment characterized by overt challenges to the free and open international order and the re-emergence of long-term, strategic competition between nations.”

One of the areas of focus outlined in the new strategy to achieve success is building a more lethal force. The strategy states that being prepared to win war “requires a competitive approach to force development and a consistent, multiyear investment to restore warfighting readiness and field a lethal force.” The strategy goes on to emphasize “recruiting, developing, and retaining a high-quality military and civilian workforce is essential for warfighting success.”

At a recent hearing before the Senate Armed Services Committee Subcommittee on Personnel, senior personnel leadership of DoD put forward to Congress some of the key challenges DoD faces as it moves toward building a more lethal force.

The goal of retaining and recruiting a high-quality force will require both short-term and long-term changes and challenges to the way DoD conducts business. These areas include competitively recruiting the best talent; providing more potential career flexibility options; better support and concern for military family readiness, including spouse employment; child care; and military children's education issues. It also means better addressing harassment, sexual assault, and child and spouse abuse issues in the force.

One change recently announced and reinforced at the hearing is DoD's new non-deployable discharge policy. “On any given day, about 13 to 14 percent of the force is medically unable to deploy,” Wilkie said in response to questioning from the committee. “That comes out to be around 286,000 soldiers, sailors, airmen, and Marines.”

The policy requires the services to begin administrative separation of non-deployable service members who are not deployable for either 12 consecutive months or 12 months during an 18-month period. Each case will be handled individually, but implementation of this policy is an important component of the strategy's focus on building a more lethal force. Stay tuned to MOAA for further updates.



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INSIDE THIS ISSUE:

PRESIDENT MESSAGE & UPCOMING EVENTS
MARCH 15 DINNER MEETING – GUEST
SPEAKER, DAVID SMITH
LEGISLATIVE UPDATES AND ISSUES
CHAMBER OF COMMERCE EVENTS
MARCH 24 FREEDOM BALL INFO
MARCH 29TH LOCAL VETERAN CEREMONY
REPLICA OF VIETNAM MEMORIAL WALL VISIT