



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

Volume MMXVIII, Issue I

January 2019

PRESIDENT'S COLUMN

Happy 2019!

We welcome another new year, and the fact the year is 2019 is amazing to each one of us. Think back to when you were in uniform, to where you and your family were stationed, or where you were serving on the front lines for our America. Remember past friendships, past houses made into homes, and how we were living in those most modern of times. Each one of us has a story, and perhaps sharing that story this year with others can be a testimony of service to our community and nation. The new year brings hope and optimism for the future, and we can help guide others into a pattern of true service.

I conclude my time as your President of the Heart of Texas Chapter of MOAA this month. I have enjoyed a rewarding two years and look forward to serving in a less visible role. We will install new officers this month at our January luncheon meeting, and I encourage you to support our new leadership team as they step into our Chapter's leadership role. We will install Gary Urban as our Chapter President, and I have the utmost confidence in Gary's leadership abilities. As each of you who have served in the past as President know, our Chapter's accomplishments rely on the entire team to support and pursue the activities necessary to provide the face of MOAA to Central Texas. I encourage you to support our new leadership team as they take on their new roles this month.

As a reminder, please renew your local Chapter membership this month. Many of you already have renewed, and I encourage you who have not to do so this month. You may mail your check to Vince Tobola, or pass it to him at our January luncheon. Membership dues are only \$25 for the year, and although our dues are small, they are important to the function of our Chapter administration. Our operations budget is lean by design so we might be good stewards of our Chapter.

I salute you for your involvement and desire to better our community. Your hard work pays lasting dividends and I encourage each of you to "Never Stop Serving"!

Respectfully,
Dennis DeGraff

JAN. 17 THURSDAY LUNCHEON MEETING, MCLANE STADIUM, PARKING AREA A ON SIDE FACING I-35 (1001 S. Martin Luther King, use any parking between stadium and I-35 Look for three sets of double doors for BAYLOR CLUB entrance. Lunch will be on 4TH LEVEL NORTH LOUNGE (use elevators to go to 4th; escalators only go to 2nd Level)

Guest Speaker – Dr. Bill Milnor, with perspectives on the medication crisis and installation of 2019 slate of officers and directors.

Registration Table will be open at 11:00 a.m.

****11:30 Call to tables**, **11:35 Opening Remarks and Installation of 2019 Slate **, **11:50 Buffet Lunch **, **Program Start: 12:20 P.M. **, **Meeting Concludes: 1:00 P.M.**

MENU: Tossed Salad with Assorted Toppings and Dressings, Fresh Baked Bread, Seasonal Fruit Selection, Composed Salad, Two Seasonal Entrees, Fresh Vegetable, One Starch, Chef's Dessert Station, Iced Tea or and Coffee. Lunch cost is \$30 per person and is payable at registration table; cash or check payable to HOT Chapter MOAA.

Please call [Vince Tobola, 772-5251](tel:772-5251) or e-mail vtobola@aol.com, by Monday, 14 Jan., 6:00 p.m. for sign-ups; and after this date as soon as possible if plans change to help with lunch count.

Note there will be no Jan. dinner meeting. NOTE: dress code is business casual, which for gentlemen collared shirt and slacks, coat, tie is optional and ladies' attire as they prefer.

NOTE: SUGGEST EARLY ARRIVAL SINCE THE CHAMBER FIRST PITCH LUNCHEON IS SAME DAY ON 2ND LEVEL BANQUET AREA.

Upcoming Events and Information Items

2019 CHAPTER MEMBERSHIP DUES

The Board is always looking for prospects to join the chapter. Please contact Vince Tobola, 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 and will be prorated for new members joining later in year. 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, **January 22, 2019**, 5 p.m., Cottonwood Creek Golf Course Clubhouse meeting room

SPECIAL DAY RECOGNITION

Birthdays: Rita Dampier, Carol Drew, Gloria DuBose, Mary Aileen Edwards, Golda Eldridge, Charles Farr, Kay Gompper, Hope Hacker, Joe Herbelin, Sheila Lednicki, Linda Pitzer, Harold Rafuse, Rosemary Sancton, Donna Sammon, Mauve Sawyer, and Paul Thronburg.

Anniversaries: Jimmie and Mary Hanes, Jon and Terri Ker, Bill and Vicki Matta, and Mike and Karen O'Bric,

Congratulations & best wishes to all on your special day.

GUEST SPEAKER – DR. BILL MILNOR

Dr. Milnor obtained his MD from Baylor College of Medicine, Houston, in 1971. He was in Orthopaedic and Hand Surgery Residency and Fellowship training at Walter Reed Army Medical Center and Mayo Clinic, from 1975 - 1983. Bill has had 22+ years as Army Medical Officer and retired as Colonel on 01/01/95. He had various assignments in US and FRG, including faculty positions in Orthopaedic Surgery (teaching) at Brooke Army Medical Center (Ft Sam Houston) and Tripler Army Medical Center (Hawaii). He also served as Chief Surgical Consultant to the Surgeon General, US Army, until 01/01/95. He had a private practice in orthopaedic and hand surgery 1995-2005 and an administrative orthopaedic practice 2005-2018. Bill has treated patients of all ages for traumatic and other musculoskeletal disorders; prescribed opioids as needed.

PROPOSED SCHEDULE FOR 2019

21 Feb, Thursday, RCC, Dinner meeting with speaker or entertainment to be announced

21 Mar, Thursday, RCC, Dinner meeting, Guest speaker, Nancy Parrish, talking on the Women Airforce Service Pilots (WASP) WWII program.

18 Apr, Thursday, RCC, Dinner meeting, Guest speaker or entertainment to be announced.

10 May, Friday Afternoon, Annual Scholarship Fundraiser Golf Tournament, Cottonwood Creek Golf Course, Waco.

20 Jun, Thursday, RCC, Dinner meeting with speaker or entertainment to be announced

18 Jul, Thursday, RCC, Dinner meeting with speaker or entertainment to be announced

VA LOAN LIMITS CHANGE

The VA loan limits will be increasing for 2019, letting veterans who plan to use the benefit keep pace with the cost of housing.

If you are familiar with the VA Loan Guaranty Program, you know that the Department of Veterans Affairs doesn't loan you money when you buy a home. Rather, they guarantee to the lender that you are good for the money. That allows you to get a loan without a down payment, and does away with many of the credit requirements that lenders look for before they loan people money for a home.

As a veteran you have access to this benefit, something civilians don't have -- and wish they did. The VA doesn't set a limit on how much you can borrow, but they are limited by law on the amount of liability they can assume, which, in turn, usually affects the amount of money an institution will lend you. Those loan limits vary by county, since the value of a house depends in part on its location. Each year the VA changes the amount of money it will guarantee, a shift designed to keep up with housing costs.

For 2019, the maximum amount the VA will guarantee, or "underwrite," to a lender will be \$484,350, an increase from \$453,100 in 2018. Any loan above that amount is known as a "jumbo loan" instead of a "conventional loan," and usually requires a down payment, or comes with a different interest rate.

FEDVIP ENROLLMENT OFFICIALLY EXTENDED FOR THREE MONTHS

Sign-ups for the Federal Employees Dental and Vision Insurance Program (FEDVIP) have officially extended for three months, per officials at the Office of Personnel Management to MOAA.

Open Season ended Dec. 10th; however OPM has granted a "belated enrollment phase" for potential beneficiaries who missed the first deadline. Sign-ups should be granted until about mid-March. The Military Officers Association of America influenced OPM to grant more time for beneficiaries. "We kept the spotlight on this by tracking enrollment and communicating whenever our members had feedback or an issue," said Capt. Kathy Beasely, USN (Ret), MOAA's director of health affairs.

Enrollees in the TRICARE Retiree Dental Program are required to sign up for FEDVIP if they wish to maintain dental insurance. FEDVIP provides 10 choices for dental coverage. As of early Dec. 13, about 639,000 beneficiaries had signed up for dental coverage. The target goal is at least 800,000 signups. Vision coverage is also offered, through four carriers. FEDVIP vision plans help pay for routine vision appointments and frames, lens and contacts. As of Dec. 13, about 300,000 people had signed up for vision.

To enroll online, visit BENEFEDS.com or call, Monday through Friday, 8 a.m. to 9 p.m. Eastern, at 1-877-888-3337.

OPM announced the belated enrollment phase in a Dec. 13 meeting at the Defense Health Agency in Arlington, Va., attended by military and veteran service organizations. Officials said that 80 percent of signups have occurred online and that the overall process has earned a 92 percent satisfaction rating from those surveyed. OPM will review its Open Season policies and identify changes that might improve the process in 2019.

For those who have signed up: You will not see premiums taken out of your account until February. FEDVIP bills beneficiaries after each month of coverage.

KEY GOALS OF MOAA GOVERNMENT RELATIONS

Some goals are: Ensure any TRICARE reform sustains access to top-quality care; Prevent disproportional TRICARE fee increases; Stop erosion of compensation and non-pay quality-of-life benefits, and End financial penalties for military survivors.

MEMORIAM FOR FRED LOGAN

George Frederick "Fred" Logan passes away on Wednesday, December 12, 2018. A memorial service was held on December 18.

Fred was born on November 1, 1940 in Waco to George and Alexandria Logan. He grew up in Waco and graduated from Waco High School in 1959. In 1963, he graduated from Texas A&M University with a Bachelor of Science Degree in Chemical Engineering and soon after married his high school sweetheart, Nancy Newman on June 7, 1963. Fred served as a U.S. Army Officer in the 2nd Armored Division, afterwards working as in engineer with DuPont in Tennessee.

In 1867, Fred and Nancy moved to Lake Jackson, Texas, where he began a long and successful career with Dow Chemical in Freeport. While at Dow, he also found time to earn his Master of Engineering degree in Chemical Engineering through Texas A&M University. While living in Lake Jackson, Fred served his community in many ways, including as president and founding member of the Community Foundation of Brazoria County, volunteer for Habitat for Humanity, Chairman of the Lake Jackson Parks Board and coach for his children's sports teams. He was a long time member of the First Baptist Church of Lake Jackson, where he served as usher and Sunday day teacher.

After he retired from Dow Chemical, Fred and Nancy moved back to Waco in 1995. Fred finished out his working career with five years at Hillcrest Hospital and ten years at the Texas Commission on Environmental Quality, and he greatly enjoyed the friends he made there. Fred was an avid reader and life-long learner and participated in a variety of organizations, including the Symphony Board and the Waco Scottish Rite. He was an alumnus by choice of Baylor University and a member of the advisory board for the School of Engineering and Computer Science. He was a member of Dayspring Baptist Church and enjoyed the weekly men's Bible study group. Fred and Nancy recently moved to a new home, and he took great pleasure in supervising the design and construction of their house. Fred was an out-going, friendly, kind and compassionate and he was loved dearly by his family and friends.

Fred leaves behind his wife, Nancy; daughter, Vicki, and husband, James Peters of Sugar Land; son, Jim, and his wife, Molly, of San Antonio; and grandchildren, Allyson Michelle and Matthew Logan Peters. His sister, Anna Louise Logan survives him as well.

END OF 115TH CONGRESS LEGISLATIVE ROUNDUP

While the Senate failed to pass the *Blue Water Navy Vietnam Veterans Act*, Congress was able to send several bills to the president before it concluded the 115th Congress. This includes S. 2248, a miniature omnibus package, which improves programs for homelessness veterans, transition assistance, veteran-owned small businesses, student veterans, and also includes the *SIT-REP Act*, which would protect student veterans from penalties due to delayed GI Bill payments. Congress also passed the VFW-supported S. 3777, *Forever GI Bill Housing Payment Fulfillment Act of 2018*, which will require VA to set up a team to plan and schedule dates for when student veterans who were impacted by GI Bill payment problems will receive their corrected housing payments. The VFW is also glad Congress passed S. 3661, which requires DOD to conduct a program to commemorate the 75th Anniversary of WWII and support programs sponsored by veterans organizations and local governments, and S. 2679, *Veterans Small Business Enhancement Act*, which enables veteran-owned small businesses to participate in the Federal Surplus Property Donation Program.

All bills that were not passed this year must be re-introduced in the 116th Congress.

ACTIVE DUTY PAY RAISES AND 2019 COLA

The Defense Department has released the active-duty and reserve drill pay tables for 2019. Most military members will see a 2.6 percent increase in their base pay for 2019. Allowances, such as Basic Allowance for Housing (BAH), will also see an increase next year. The raise will go into effect Jan. 1, 2019, for most military members. Service members should see the 2.6 percent raise in their first January paycheck, typically Jan. 15 for active-duty service members, and the payday following their first "drill weekend" for Guard and reservists.

Veterans receiving disability pay and military retirees received an increase of 2.8% in their annual cost-of-living adjustments for 2019. The increase, which started in December 2018, is the largest in six years. Last year, the increase was 2%.

BLUE WATER NAVY VIETMAN VETERANS ACT UPDATE

Hours into the new legislative session, a House Republican introduced the *Blue Water Navy Vietnam Veterans Act of 2019*, which would expand presumptive exposure to Agent Orange to tens of thousands of veterans who served on ships off Vietnam's coast. The move comes after the previous Congress failed to pass identical legislation when the Senate declined to vote on the measure in the closing days of its session.

Rep. Phil Roe, R-Tenn., ranking member of the House Committee on Veterans Affairs, introduced the legislation "to ensure that our Vietnam Veterans receive the benefits they deserve," he said in a news release announcing the bill. Roe and Rep. Mark Takano, D-Calif., the new chairman for the committee, announced in December plans to reintroduce the legislation once the new session began.

The bill would allow these veterans to receive benefits for Agent Orange exposure, which is connected to a variety of cancers and other long-term illnesses. An estimated 900,000 veterans have been exposed to Agent Orange; this bill would extend disability benefits to about 90,000 veterans.

The 2018 bill unanimously passed the House in June, but stalled in the Senate in December when two Republican senators, Wyoming's Mike Enzi and Utah's Mike Lee, blocked a motion for a unanimous consent votes. Lee's objection was because he wants to wait and see more sufficient evidence.

MILITARY JUSTICE CHANGES IN DOD

As the clock struck midnight on Jan. 1, the Military Justice Act of 2016 went into effect, bringing major changes to the Uniform Code of Military Justice and the Manual for Courts-Martial. "The Military Justice Act represents the most significant change to the military justice system since the Military Justice Act of 1983," said Lt. Gen. Jeff Rockwell, USAF judge advocate general, per January 2 news release.

The law's reforms include, but are not limited to, criminalizing "sexual activity between" recruits or trainees and people in trusted positions (defined as officers, noncommissioned officers, recruiters, or instructors), retaliatory behavior against individuals who report or plan to blow the whistle on illegal activity, and credit- and debit-card fraud, the release said. The law also increases transparency within the military justice system by mandating that "most court-martial documents" be placed in the public domain, the release said.

TRICARE AND VITAMIN SUPPLEMENTS

Starting Jan. 1, TRICARE will stop covering certain vitamin supplements, including some multivitamins, fluoride and iron, for roughly 25,000 beneficiaries.

Those affected received letters at the end of November from Express Scripts, the company that manages TRICARE's pharmacy benefit, notifying them that only vitamins that have been reviewed by the Food and Drug Administration (FDA) through clinical trials are considered prescription medications and therefore eligible for coverage. The supplements -- 389 varieties, according to Defense Health Agency (DHA) spokesman Kevin Dwyer -- lost their "preferred drug" status because they have not been reviewed by the FDA to treat a condition and are available over the counter. According to the letter, "the change isn't the result of any issues with the vitamins themselves." Affected beneficiaries simply will need to pay full price for these supplements if they want to continue taking them.

DHA officials said roughly 60 percent of affected patients are TRICARE for Life beneficiaries. The Defense Health Agency oversees the health benefits of 9.6 million patients.

An Express Scripts spokesman said TRICARE is making the change "consistent with industry standard." It was stated: "Some of the previously covered vitamins (those medications that require a physician-written prescription) [are becoming] over-the-counter (OTC). Thus, the vitamins will no longer be covered by the pharmacy benefit but rather available OTC,"

WACO CHAMBER OF COMMERCE

The HOT Chapter is a member of the Greater Waco Chamber of Commerce so chapter members can attend chamber events and not pay non-member costs. The Chamber is located in downtown Waco at 101 S. 3rd Street (254 757-5600).

- **Thursday, Jan. 10th, 11:45 a.m. – 1:00 p.m.**
Young Professional Lunch: Kris Collins, Senior Vice-President-Economic Development will provide a brief overview of Waco's economy. Lunch is \$10.00, provided. Please RSVP to the Chamber web site.
- **Tuesday, Jan. 15th, 11:45 a.m. – 1:00 p.m.,**
Business Power Hour with presentation on Sexual Harassment: Addressing and Preventing It in the Workplace by Teresa Schiller, Attorney, Beard Kultgen Brophy Bostwick & Dickson, PLLC. Lunch is provided. Please RSVP at web site, WacoChamber.com.

VA AND UPDATE ON CAREGIVER PROGRAM

The Department of Veterans Affairs will temporarily suspend discharges and decreases in support under its Program of Comprehensive Assistance for Family Caregivers (PCAFC), which provides stipends for households where family members are unable to work because they are providing care for severely wounded post-Sept. 11 veterans.

VA Secretary Robert Wilkie, who is the son of a gravely wounded Vietnam veteran, said it is essential for the VA to fix issues with the caregiver program.

After reports that some families were being dropped from the program, the VA said it reviewed PCAFC and made changes to improve and standardize it. But some families said they couldn't get back in, according to an NPR report. Federal lawmakers pushed Wilkie to impose a ban on removing families from the program during a Dec. 19 joint hearing on the VA.

Cmdr. Rene Campos, USN (Ret), MOAA's senior director of government relations for veteran's health, said she is grateful VA is soliciting feedback on the program from MOAA and other veteran service organizations. The moratorium shows VSO feedback is making a difference, she said. It's critical for the program to be successful because it will have long-term effects on the outcomes of the caregiver provisions in the VA MISSION Act, which will expand caregiver services to veterans of all eras, Campos said.

The suspension does not affect the current application process. VA medical centers are continuing to accept and approve applications to the program based on eligibility criteria, according to the VA.

Benefits ended at the request of the veteran or caregiver, by the local program or due to long-term hospitalization or death is an exemption from the temporary suspension. The VA said it will continue to solicit feedback on the program.

Since 2011, the caregiver program has helped more than 38,000 family caregivers. Families receive an average monthly stipend ranging from \$660 to \$2,600, based on the level of assistance require and the location of the veteran, according to the VA. Under the program, caregivers who do not have insurance are granted access to health care, assistance with travel related to the veteran's care, mental health care, and other service and support.



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INSIDE THIS ISSUE:

PRESIDENT MESSAGE

JANUARY 17 THURSDAY LUNCHEON BAYLOR

CLUB 4TH FLOOR WITH GUEST SPEAKER DR.

BILL MILNOR AND INSTALLION OF 2019

OFFICERS AND DIRECTORS

REGISTRATION TABLE OPENS 11:00 A.M.

PRESIDENT'S COLUMN

LEGISLATIVE AND BUDGET ITEM UPDATES