



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

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May 2019

PRESIDENT'S COLUMN

Greetings,

The month of May brings us many special days. These include National Day of Prayer (2nd), Military Spouses Day (10th), Mother's Day (12th), and, of course, Memorial Day (27th). Additionally, Congress has officially recognized May as National Military Appreciation Month. It's a good time to thank our active Armed Forces members, as well as Veterans, for their service to this great nation. Display your United States flag, attend a community celebration or reach out to a military family in need during May and throughout the year.

Special thanks to John Corathers, John Farrell, Kelly Bays, and Jeff Biniok from Horses for Warriors for being with us on April 18. The presentation on their Mission of "Improving the health, increasing the confidence, and promoting the independence of persons with special needs through the use of horses" was very inspiring. The work they do with young folks and Veterans is very much appreciated.

"It is Crunch Time" May 10 is quickly approaching. Your help is needed in making our annual HOT MOAA Golf Tournament for Scholarships a success. You can contribute in many ways. In addition to playing in the tournament and making a generous Sponsorship contribution or Sponsoring a Hole, you can donate door prizes and help out at the Cottonwood Creek Golf Course. Your contributions and involvement make our HOT MOAA Scholarships for young folks possible. Please contact Vince Tobola or any Board Member if you have questions.

In addition to the above, your MOAA Board asks for your help in recommending guest speakers and entertainment for future meetings. Just forward your recommendations to Joe Augeri. Also, we need your nominations for new members.

Have a blessed month of May and "Never Stop Serving".

Respectfully,
Gary Urban

PROPOSED SCHEDULE FOR 2019

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

May, there will be no dinner meeting due to the scholarship fundraiser golf tournament.

20 Jun, Thursday, RCC, Dinner meeting with guest speaker, Wiley Stem, Waco City Manager.

18 Jul, Thursday, RCC, Dinner meeting with speaker or entertainment to be announced
Ridgewood Country Club is located at 7301 Fish Pond Road

HOT CHAPTER BOARD MEETING

The monthly Board meeting will be held on Tuesday, **May 28, 2019, 5 p.m.**, **UNCLE DAN'S BBQ & RIBHOUSE**, 1001 Lake Air Drive.

MAY SPECIAL DAY RECOGNITION

Birthdays: Patsy Burdett, Patty Pirko, Robert Powers, Sam Wright and John Wells.

Anniversaries: Tim and Nancy Pfanner, Ray and Rosemary Sancton, and Doug and Pat Young.

CONGRATUATIONS TO ALL

Upcoming Events and Information Items

21st ANNUAL “FREEDOM IS NOT FREE” SCHOLARSHIP GOLF TOURNAMENT

Our principal fundraiser will be held on Friday, May 10th. Registration starts at 11 a.m., and tee-off at 1 p.m. BBQ Lunch served at 11:30 a.m. Open to the public and all military. Includes chances for team and individual prizes plus four separate hole-in-one prizes. Golf registration donation is \$100 per person. Please register by May 3rd and registration after May 3rd will be accommodated on a space-available basis. Registration and sponsor & donor forms and donor/sponsor levels are on the web site, hotmoaa.org. Info has also been sent to members.

Proceeds from the event provide scholarships and financial support for:

- Exceptional students throughout Central Texas
- Baylor University Air Force and Army ROTC cadets
- Junior ROTC cadets at five Waco area high schools
- Various Waco area veteran activities

We are asking for full chapter membership involvement and participation. You can play in the tournament, get a foursome together and individuals signing up will be placed on team, sponsor a hole, donate to the fundraiser, ask your colleagues and friends to play and/or donate, provide items as gift cards and certificates for prizes or help with event.

Contacts are: Vince Tobola, 254-709-5795, vtobola@aol.com, Harold Rafuse, 254-717-8112 hrafuse@hot.rr.com, & Jimmie Hanes, 254-405-4765, jhanes@hot.rr.com.

Donations and sponsorships received or pending to date (in cash or *in kind items or services*)
Waco Independent Community Banks (American Bank, Central National Bank, Community Bank & Trust, First National Bank of Central Texas), Cargill, Robert Rochell, Gary Urban, *Texas Farm Bureau Insurance, KXXV-News Channel 25, KGBO FM 95.7, 1660 ESPN Central TX, Allen Samuels Dodge Chrysler Jeep Ram, Green Ackors Landscaping, Lovett Financial, H-E-B, Blackhawk Modifications, TSTC Foundation, Texas Aero, Higginbotham Insurance, Alliance Bank Central Texas, Mattson Financial Services, Talon Asset Management, Louie Englander (Comfort Crew for Military Kids), Bill Hearn, Marianne Mead, Joe Bowden, Harold Rafuse,*

Jim and Laura Milam, Bobby and Donna Sammon, National United, Bill and Judy Bauer, Charles “Doc” Anderson, Jon and Terri Ker, Creekwood Dental Arts, Jim Buehrig, TFNB/Your Bank for Life, Wilkerson-Hatch-Bailey Funeral Home, Bob and Penny Lull, NEI Nemmer Electric Inc., Stan and Lori Brubaker, Joe and Karen Augeri, Robert Corwin, RoseMary Mayes, Gary Vogel, Don and Ann Speed, Christian Brothers Automotive, Jimmie and Mary Hanes, Stephen Southwell CPA, Dennis and Debby DeGraff, Paul and Norma Thronburg, Carol McHaney, *135 Prime, Balcones Distilling, Red Caboose Winery, Chandler’s Gun Shop and Range, McAlister’s Deli – Hewitt Drive, Jim Igleheart, Beau Crosby & Kathy Endres, Nancy Logan, Ronald Dampier, John and Mary Dietz, J.L. Shannon, George Brinegar, Dixon Golf, Mars Wrigley, Valley Mills Car Wash, Shorty’s Pizza Shack, AAFES, Café Cappuccino, Jack of All Trades, Trimmers, Texas Roadhouse, and Uncle Dan’s BBQ.*

2019 CHAPTER MEMBERSHIP DUES

- The Board is always looking for prospects to join the chapter. Please contact Vince Tobola, or call 709-5795 if you need an application form. Chapter member dues are \$25 and due starting January 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 support.

MEMORIAL DAY

There will be a Memorial Day Remembrance Ceremony on Monday, 27th, 9 a.m. at the Doris Miller VA Center. More details are pending.

Memorial Day was conceived by veterans and their families as a way to recognize and remember them. More than 1.2 million Americans have died in uniform since the Revolutionary War.

After the Civil War, America’s need for a secular, patriotic ceremony to honor its military dead became prominent, as monuments to fallen soldiers were erected and dedicated, and ceremonies centering on the decoration of soldiers’ graves were held in towns and cities throughout the nation. After World War I, the day expanded to honor those who have died in all American wars. In 1971, Memorial Day became a national holiday; the last Monday in May.

PROPOSED SURVIVOR'S BENEFIT CHANGE

Survivors receiving pay from the Department of Veterans Affairs would see an increase in benefits under a new bill introduced by Sen. Jon Tester (D-Mont.) Tester's bill, the Dependency and Indemnity Compensation Improvement Act, would increase the amount of DIC paid to surviving spouses and align the benefit with other federal programs. The proposal, which could net survivors an extra \$5,400 a year, has been a long-time goal of both MOAA and The Military Coalition.

DIC is paid at a monthly rate of \$1,319, with additional allowances in certain circumstances. That works out to 40 percent of what a veteran with a 100 percent service-connected disability rating receives from the VA.

However, federal survivor programs provide up to 55 percent of a civil servant's pay, computed as if the employee retired on disability at the date of death.

DIC is a tax-free monetary benefit paid to a surviving spouse and dependent children when a service member dies of a service-connected cause. This includes death while on active duty or death later due to an injury or disease contracted while the service member was on active duty.

The Senate Veterans Affairs Committee plans to work on the bill later this year.

MOAA has an easy way to send action message at their web site to show support for S. 1047.

DFAS MYPAY CHANGES IN MAY

On May 4, 2019, we will launch the refreshed myPay that is simpler, streamlined and more mobile-friendly. When you log on to myPay on or after May 4th you'll see a much different design, enjoy easier navigation, and experience enhanced usability. You don't need to worry about accessing your account. Your login ID and password will still allow you to retrieve information or submit changes via myPay. Find out more about the changes to myPay on the DFAS website at:

<https://www.dfas.mil/mypayinfo/myPay2019.html>

NATIONAL DESERT STORM WAR MEMORIAL

In February, the future site at the corner of 23rd Street and Constitution Avenue NW in Washington D.C. was dedicated. Design and fundraising are ongoing. The efforts and achievements of Operations Desert Storm and Desert Shield are to be recognized.

DENTAL BENEFITS AND TRICARE

Military retirees seemed to get the message to sign up for federal dental benefits before the TRICARE Retiree Dental Program ended Dec. 31, with nearly 1.2 million of those eligible making the switch, according to data released by the Defense Department.

As of March 15, 1,424,521 TRICARE beneficiaries were enrolled in the Federal Employees Dental and Vision Insurance Program, including 1,197,158 beneficiaries who were previously enrolled in TRDP.

The remainder -- more than 225,000 retirees and family members -- were new enrollees to FEDVIP.

At its peak, TDRP had roughly 1.5 million enrollees. It's not clear, defense officials said, why some beneficiaries previously enrolled in TDRP didn't sign up for FEDVIP. Possibilities include already being in FEDVIP or simply deciding to drop dental insurance.

What is known, according to the DoD, is that TRICARE officials have received few complaints. "We have had virtually no complaints about beneficiaries being disenrolled because they didn't know about the change," a department official said. Before TDRP expired last year, military retirees and family members became eligible to enroll in a dental plan through FEDVIP. But for the first time, eligible beneficiaries were required to sign up during an open season period, which ran Nov. 12 through Dec. 10.

With about 78 percent of eligible military retirees having signed up by the cutoff date, the Office of Personnel Management extended the period for initial enrollment to mid-March. Now, those wishing to sign up for FEDVIP must have a qualifying life event such as military retirement; marriage; loss of a spouse or family member; or a move, or they must wait until the enrollment season in late November. Those wishing to learn more about FEDVIP can check out the website at benefeds.com.

NATIONAL WORLD WAR I MEMORIAL

Ground for the new memorial was broken on Nov. 9, 2017. Construction has not yet begun, but it will be located in Pershing Park at 14th Street and Pennsylvania Avenue NW in Washington, D.C. Planners are continuing to work on details while fundraising continues.

MILITARY HEALTH AGENCY CHANGES

The head of the Defense Health Agency and the services' surgeons general on April 3 outlined their approaches to realigning the military health system, including changes that will have civilians providing the majority of care to beneficiaries and a slimmed-down uniform staff focusing primarily on operational medicine. Testifying before the Senate Appropriations Subcommittee on Defense, Vice Adm. Raquel Bono, director of the Defense Health Agency, said that after assessing the operational medical needs of the military forces, the Defense Department will reduce uniformed medical positions and explore civilian options for providing care for 8 million non-military beneficiaries.

The exact number of uniformed jobs that will be eliminated was not shared, but reports say between 15,000 and 17,000 positions, including doctors, dentists, nurses, technicians, medics and corpsmen, are on the chopping block. Bono said the DHA, which also manages the TRICARE program, is weighing options for replacing that care, including hiring civilians, using contract staff, entering into "military-civilian partnerships" or using existing TRICARE networks.

The military health system provides medical care to more than 9.6 million beneficiaries, 1.3 million of whom are active duty. As directed by Congress in 2017, the military health system is in the middle of a major transformation, with the Defense Health Agency taking control of the medical facilities operated by the individual services.

By October, roughly half of all military hospitals and clinics will be under DHA management, with the remaining facilities completely consolidated under DHA by October 2021.

[As a result of the consolidation, Bono said that the DHA will reduce "unwarranted variation in both clinical and administrative functions," which she said will improve health outcomes, reduce errors and increase patient safety. We are moving to a market-based approach to the delivery of our care, where we will be sharing resources across all of the services in geographic areas," she said.

Under the reforms, roughly 7,300 Army provider billets, and 5,300 billets in both the Navy and Air Force, are targeted for reduction, according to reports.

For more than six decades, the individual services have managed health care systems tailored specifically to the needs of their troops and family members as well as service-specific research, with the Air Force focused on aeromedical evacuation, the Navy specializing in sea and undersea medicine, and the Army supporting ground medical care. "Trying to bring these cultures [together] is challenging. But we are committed to making this successful. It is the right thing to do to allow the services to focus in on readiness," Hogg said.

NO TRICARE FEE INCREASES EXPECTED IN 2020

In addition to including the largest proposed pay raise for active-duty troops in 11 years -- 3.1 percent -- President Donald Trump's fiscal 2020 Defense Department budget contains no increases in health care fees for troops, retirees and family members.

In the past several years, TRICARE beneficiaries have seen significant increases to their health programs, including co-pay increases for beneficiaries who use TRICARE Select and retirees on TRICARE Prime, as well as pharmacy co-payments across the board. But this year's budget proposal contains no additional health care fee increases for users of TRICARE Prime, TRICARE Select and TRICARE for Life, meaning that if the budget passes as written and Congress does not include additional fees, beneficiaries can expect their health care costs to be stable next year.

FREDERICKSBURG NATIONAL MUSEUM OF THE PACIFIC

The 6-acre, 3-museum complex is rich with stunning macro-artifacts, interactive exhibits and poignant reminders of the war demands. It is open 9 a.m. to 5 p.m. Cost is: adults \$15; Seniors 65+ \$12; Military with ID; \$10 and children and students with ID \$7; and children 5 and under free. It is at 340 E. Main Street.

The separate Pacific Combat Zone is a unique indoor/outdoor exhibit featuring restored WWII military vehicles and weaponry situated in replicated docks (PT boat), entrenchments and beachheads. Cost is: adults \$10, Students \$5 and Children under 6 free. There are special show times on May 25 and 26, 10:30 a.m. and 2:00 p.m. It is located at 508 East Austin Street within several blocks of the museum.

Web site at www.pacificmuseum.org .

ARTICLE ON SOCIAL SECURITY AND MILITARY PAY (FROM MOAA WEB SITE)

Recently, several folks contacted MOAA financial area after hearing about uniformed service credits to Social Security, so this information was issued as a public service announcement: These credits don't result in a major increase to your Social Security benefit -- don't get your hopes up thinking this means more money!

As the result of a law implemented in the 1950s, Social Security adds extra earnings to the uniformed service pay record for those who had active duty service between 1957 and 2001. (Reservists started receiving the earnings credit for inactive service such as weekend drill time in 1988.)

If you served between 1957 and 1977, you'll get \$300 in additional earnings each quarter you received active duty base pay. If you served between 1978 and 2001, you'll get \$100 in additional earnings for every \$300 in active duty base pay - up a maximum of \$1,200 a year. Credit for service from 1957 through 1967 will be added to your record when you apply for Social Security benefits. You don't need to do anything to receive credit for service from 1968 to 2001 because the credits are automatically added to your record. You can validate the entries by requesting a detailed earnings statement from Social Security. The Social Security benefit is calculated using average indexed monthly earnings over the 35 years in which you earned the most. When you apply for Social Security retirement benefits, your service time earnings (base pay only), even with the extra credit, will be your lowest earnings, and at the tail-end of your 35 years.

When averaged out over 420 months, it's doubtful the extra credit will make much, if any, difference to your retirement benefit.

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WACO CHAMBER OF COMMERCE

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

- Thurs., May 2, 11:30 a.m. – 1:00 p.m. Networking Form at La Fiesta House, 2815 Franklin House. This is popular member networking lunch event. Bring your business cards to give a 45-second commercial on your business. Due to limited seating, please RSVP to networking forum on the web site. You will pay the server directly for the meal.
- Wed., May 15, 11:00 a.m. – 12:00 noon at Hustle, 605 Austin Avenue. 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.
- Hour on the Economy, Thursday, May 23, 12 Noon to 1:00 p.m. at Greater Waco Chamber, Cooper Room. This quarterly luncheon even is designed specifically for local business professionals and to provide an update on “our economy in one hour”. Recent economic development news and data is also presented that attendees can use in their business. Meal cost is \$15; please register on the web site.

AREA EVENT

The Scarborough Renaissance Festival 2019 is ongoing on Saturdays and Sundays in May and Sat., Sun, and Mon. on Memorial Day weekend. It is located in Waxahachie, 2511 FM 66. The 39th Annual Scarborough Renaissance Festival is 16th Century style – set in days of King Henry VIII. Full combat jousting and birds of prey exhibitions, a human chess match, Mermaid Lagoon, 25+ stages of non-stop Renaissance entertainment and performing company of over 150. It has almost two hundred shops of exquisite crafts and artisan demonstrations. There are varied food & drink opportunities with daily wine and beer tastings. Every weekend also has a different theme and a variety of special events. Details are at SRFestival.com



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