



Notes From the President

Taps and condolences to the family of Colonel (ret) Robert Gage. Many of you may know the Gage's from their involvement in the community, St Nicholas Catholic Church, and our MOAA Chapter. Involved in a two-vehicle accident in December 2016, we lost Bob and his wife Sharon was very seriously injured and is currently recovering from her injuries under the care of her children in Chattanooga, TN. Anyone wishing to help the family with expenses, please contact:

Edward S. Koszykowski, Coordinator of Parish Ministries, St. Nicholas Catholic Church,
625 St. Nicholas Drive O'Fallon, IL 62269, 618 726-6700 (work).

We continue our involvement with the community at Scott AFB. At the end of February, we'll participate in the 5th Annual Company Grade Officer Leadership Conference. We've had a consistent record of attendance and have educated several young officers about MOAA and our purpose to engage Congress on legislative issues that affect the strength of our nation's military. It's a great opportunity to speak with active duty officers and get their perspectives on service to our country.

By the time this newsletter is published, the scholarship application period should be near closing. Deadline for the Nalley and Freedom scholarships is 1 March. As we saw from the low number of applications submitted, the Class of 2016 did not seek out our scholarships in the numbers we had hoped, so the Class of 2017 will be the beneficiary of potentially more scholarships. All qualified candidates have to do is submit an application. Hopefully, this year's scholarship program will be met with numerous well qualified candidates.

Another sign of the end of the school year is the JROTC awards events at our cantonment high schools and the ROTC graduation at SIU Edwardsville, which means as always we are requesting presenters. We believe, at this time, there will be a need for at least four volunteers to present at the local high schools, and at SIUE. Please contact Colonel Dale Davidson if you'd like to help recognize some great youngsters.

Thank you for being part of our Chapter and choosing to continue contributing to our numerous activities...from Chapter meetings to community support. Read about other opportunities to help the greater military community in the Legislative update section. God bless you, your families, our serving and veteran members, our leaders, and our great United States of America!

BOB NORMAN

Treasurer's Report	22 Feb 2017
Checking Account Balance	\$ 1,017.25
Savings/Scholarship Balance	\$ 7,531.50
CD's	\$ 14,827.87
Total	\$ 23,376.62

Chapter Officers	
President – Col (Ret) Bob Norman – 624-0449	
1 st Vice-Pres. – Open	
2 nd Vice-Pres. – Maj (Ret) Rick Sunner 978-269-4453	
Secretary – Lt Col (Ret) Ann Morey – 628-0286	
Treasurer – Col (Ret) Dick Glogowski – 624-6115	
Newsletter –Lt Col (Ret) John Prather – 632-6980	



Upcoming Program News

Saturday, 11 March 2017

1814 Eatery & Drinkery

115 West St Louis Street

Lebanon IL

(618-808-0660)

6:00 pm (Social Hour)

7:00 pm (Dinner)

\$27.00 per person

Cash Bar

Program

Cybersecurity, with a focus on Social Engineering by Rick Sunner

		<u>Menu</u>
Pasta Buffet	Pasta Buffet Salad Green Beans Toast	Chocolate Lava Cake Non-Alcoholic Drink of Choice (Soft Drink, Iced Tea, Coffee)

Attire

Event attire is Business Casual.

Reservations: E-mail Dick Glogowski at swimooa@charter.net (preferred), mail (using RSVP form in the newsletter), or call 624-6115, no later than **6 March, 2017** with a commitment to pay at the door. Please RSVP as soon as possible so we can get an accurate head count. Thank you in advance for your help.

Future Meeting Calendar

Date	Venue	Program
8 April	Essex House (Scott AFB)	TBD
13 May	Ken Kellogg's Hangar	Business Meeting
June TBD	Cardinals Game (Tentative)	Watching the Cards Win

Regarding Programs, I want to make sure our programs are enjoyable and worthwhile for our Chapter. If you have a Venue or Program idea, or you know someone you believe would provide an interesting and worthwhile topic at a future meeting, please email me at rick.sunner@gmail.com with their topic and contact information.

RICK SUNNER



Federal Legislative Update

March 2017

REPEAL SEQUESTRATION – The monthly Military Officer Magazine has cards ready for stamping and mailing that go to our respective elected legislators in the US Congress. Unless the current law is changed, sequestration will return in Fiscal Year 2018—which begins 1 October 2017—and will automatically trigger deep cuts to the Defense Department. These severe cuts will exhaust our resources and capabilities in immeasurable ways—the toll on our military and their families will likewise be incalculable. Placing the burden of reducing the budget on the men and women who are serving and have served is grossly unfair. If you don’t want to use a stamp, then go online from the MOAA website www.moaa.org to the Legislative Action Center <http://capwiz.com/moaa/home/> or to <http://capwiz.com/moaa/issues/alert/?alertid=74607626> and send an e-mail to our US Senators and Congressman. Encourage them to make repealing sequestration a priority. Don’t wait a moment longer! Please engage now.

Senate and House Committee Leadership

The list below provides the names of the Chairmen and Ranking Members of the Committees in the House of Representatives and Senate that address many of the legislative issues pertinent to the military community. Some names have changed from the last Congress (114th).

<p>HAC (House Appropriations Committee)</p> <ul style="list-style-type: none"> • Chairman: Rodney Frelinghuysen (NJ) • Ranking Member: Nita M. Lowey (NY) 	<p>SAC (Senate Appropriations Committee)</p> <ul style="list-style-type: none"> • Chairman: Thad Cochran (MS) • Ranking Member: Patrick Leahy (VT)
<p>HAC-D (House Appropriations Committee Defense)</p> <ul style="list-style-type: none"> • Chairman: Rodney Frelinghuysen (NJ) • Ranking Member: Pete Visclosky (IN) 	<p>SAC-D (Senate Appropriations Committee Defense)</p> <ul style="list-style-type: none"> • Chairman: Thad Cochran (MS) • Ranking Member: Richard Durbin (IL)
<p>HASC (House Armed Services Committee)</p> <ul style="list-style-type: none"> • Chairman: Mac Thornberry (TX) • Ranking Member: Adam Smith (WA) 	<p>SASC (Senate Armed Services Committee)</p> <ul style="list-style-type: none"> • Chairman: John McCain (AZ) • Ranking Member: Jack Reed (RI)
<p>HVAC (House Veterans Affairs Committee)</p> <ul style="list-style-type: none"> • Chairman: Phil Roe (TN) • Ranking Member: Timothy Walz (MN) 	<p>SVAC (Senate Veterans Affairs Committee)</p> <ul style="list-style-type: none"> • Chairman: Johnny Isakson (GA) • Ranking Member: Jon Tester (MT)

MOAA’s 2017 Goals

Once again, sequestration; military health care, retirement, and pay; force levels for the services; and wounded warriors and caregivers top MOAA's legislative goals list. Stay focused on these priorities at home and at the national level. MOAA will need all hands to make a difference in 2017.

As the 115th Congress takes shape, we welcome 52 new representatives and seven new senators, three of whom are former representatives. We look forward to sitting down with Congress to ensure constructive and transparent efforts toward achieving our 2017 goals.

One major priority is to make a concerted effort to end sequestration. Significant cuts to the defense budget already have directly affected compensation and benefits. Military service is a calling, but for some, its appeal is fading. MOAA's focus is on ending sequestration, supporting



troops and their families, increasing force levels to match demand, and convincing legislators we are on the wrong road and need their leadership to find a better way forward.

Constraining access to funds hurts government programs such as Social Security, Medicare, federal civilian pay and retirement, COLAs, and virtually everything else the government spends money on. Convincing individual legislators to support MOAA's initiatives is one aspect of our task; getting the collective committees to align with our efforts is another. Beating competitors to the funding trough is even more difficult.

The remainder of this column provides a summary of key MOAA legislative objectives for 2017. To help fulfill these objectives, we strongly urge you to subscribe to MOAA's *e*-newsletters. Call (800) 234-MOAA (6622) or visit moaa.org/email to subscribe.

- See more at: <http://www.moaa.org/Content/Take-Action/Top-Issues/Top-Issues.aspx#sthash.dywkBxen.dpuf>

Defense Budget

Fund people *and* weapons

MOAA believes strongly that maintaining military manpower, replacing and upgrading weapons and equipment worn out by years of war, and treating military people fairly are not mutually exclusive.

Health Care Issues

TRICARE reform

Congress has mandated sweeping changes to the Military Health System with the objective of enhancing readiness and supporting beneficiary care. MOAA will stay engaged to ensure any problems with TRICARE or military treatment facilities are addressed in a systemic manner, effective programs are sustained, and collective efforts remain focused on improving care, coverage, and readiness.

Sustain TRICARE/TRICARE For Life (TFL)

MOAA will maintain and improve benefit consistency for all beneficiary groups.

Bar disproportionate TRICARE fee hikes

Any fee-adjustment formula must recognize military beneficiaries prepay very large premiums for their lifetime coverage through decades of service and sacrifice, and the country must have a higher obligation to them than corporate employers demonstrate for their active and retired employees.

Oppose health care means-testing

Virtually no civilian or federal employee health care plans entail such a concept, which directly violates the principle that health care coverage is a service-earned benefit provided equally to all full-time employees and equally to all who qualify for retired pay.

Safeguard wounded warriors and families/caregivers

Providing care and support for wounded warriors and their families and caregivers remains a high priority. MOAA will continue to press to improve DoD and VA health and benefit systems to provide seamless integration of care and services to this population.

Guard/Reserve Health Care



MOAA will seek enactment of legislation to correct inequities and gaps in subsidized coverage for guard members and reservists and their families, including “gray area” retirees who have not yet reached age 60.

TRICARE for children

MOAA seeks to ensure any TRICARE reforms include a uniform definition of “medical necessity” and align the benefit with best practices of organizations that specialize in pediatrics, such as the American Academy of Pediatrics. ICES unique to their pediatric health needs that aren't reflected in Medicare reimbursement policies.

Pharmacy issues

MOAA will work with DoD and Congress to maintain a comprehensive uniform pharmacy benefit, with a robust formulary that preserves beneficiary options to obtain specific pharmaceuticals determined necessary by their providers.

Access to VA health care

The president established an independent commission to make immediate and long-range systemic changes necessary to provide the best quality care and support services to service members and veterans and their families. The VA and DoD must strengthen their collaborative efforts in integrating medical, mental health, disability evaluation, and benefit programs to more rapidly and effectively deliver care and support services.

Retired Pay and Survivor Issues

Military retirement changes

Congress adopted retirement reform recommendations for future service entrants in the FY 2016 National Defense Authorization Act. Beginning in 2018, the new blended retirement system (BRS) will cut future military retired pay for this group by 20 percent and substitute defined contributions to federal Thrift Savings Plan (TSP) accounts held by military members.

Current service members and retirees will be grandfathered into the present retirement system. Service members with less than 12 years of service will have the option to opt in to the new system.

COLA commitments

Proposals to cap annual COLAs below inflation or to redefine and depress the Consumer Price Index for the purpose of geometrically depressing successive annual adjustments would break long-standing statutory commitments to them.

Concurrent receipt

MOAA strongly supports a plan to phase out the disability offset to retired pay for all disabled retired service members.

Eliminate the SBP/DIC offset

MOAA will continue to fight for full repeal of the deduction of VA Dependency and Indemnity Compensation (DIC) from Survivor Benefit Plan (SBP) annuities for survivors of service members who died of service-connected causes.

Extend SSIA authority



MOAA supports legislation to extend the Special Survivor Indemnity Allowance (SSIA) beyond the current statutory expiration date of Oct. 1, 2017. It will be essential to include an extension provision in next year's (FY 2018) defense bill to keep these survivors from experiencing a significant income loss.

Permanent ID card reform

MOAA will seek to lower the age of eligibility (currently 75) for permanent ID cards for spouses and survivors.

Final retired pay for survivors

MOAA supports legislation to authorize payment of a full month's retired pay for the month of a service member's death.

DIC continuation

MOAA will advocate lowering the age at which survivors in receipt of DIC retain this benefit upon remarriage from 57 to 55. Continuation of benefits on remarriage at age 55 is authorized for all other federal survivor programs, including SBP. DIC survivors deserve equal treatment.

TRICARE eligibility continuation

MOAA will seek restoration of TRICARE coverage to remarried SBP annuitants if the remarriage subsequently ends in death or divorce, just as the VA already restores Civilian Health and Medical Program of the Department of Veterans Affairs coverage for survivors in similar circumstances whose original spouse died of service-connected causes.

Active and Reserve Force Issues

Operations and manpower

MOAA will aim to sustain military manpower levels needed to match service missions, ease deployment rates, and improve quality of life, retention, and readiness.

Guard/Reserve retirement

Guard and Reserve families cannot be indefinitely burdened with irreconcilable trade-offs between civilian employment, personal retirement planning, and family obligations. Operational Reserve policy requires reservists to serve one of every five years on active duty, though many already have served multiple combat tours equal to active force deployment cycles. Regardless of reemployment protections, periodic long-term absences from the civilian workplace can only limit these service members' upward mobility and employability, as well as personal financial security. The new hybrid retirement plan (for service entrants on or after Jan. 1, 2018), composed of reduced retired pay and a matched 401(k)-style system, will require robust financial education of all service members, including guard members and reservists, to protect their retirement interests.

Compensation comparability

MOAA keeps track of that cumulative pay-raise gap. The Bureau of Labor Statistics recently announced the ECI had increased 2.4 percent for the 12-month period as of September 2016. By law, this becomes the default military pay raise for 2018, unless the president proposes another cap. This could be a pivotal year when the new president must decide to continue military pay-raise caps or restore the ECI comparability standard.

Family support



MOAA seeks to preserve funding for family support; morale, welfare and recreation; exchange; commissary; and other critical support services and quality-of-life programs and improve and enhance access to affordable, quality child care.

Operational Guard/Reserve

Multiple deployments of the Guard and Reserve bring significant strains on their employers and families. MOAA supports restoration of tax incentives to help employers sustain business operations during call-ups. MOAA believes new DoD-employer partnership initiatives - such as authority for employer payment of employees' TRICARE Reserve Select premiums in lieu of other employer-provided coverage - will be essential to sustain employers' willingness to hire and retain drilling members of the Guard and Reserve.

PCS reimbursements

MOAA will request a report from DoD on the financial impact of PCS moves on military families, including delayed reimbursements related to travel or PCS, mandatory use of a government travel charge card, and advanced allowances meant to reduce financial hardship. MOAA also will assess standardization of associated policies and reimbursement procedures across the services.

Post-9/11 GI Bill benefits

MOAA will work to sustain the Post-9/11 GI Bill program to support the readjustment of hundreds of thousands of new veterans as the armed forces cut manpower.

Commissaries and exchanges

MOAA will protect against privatization, consolidation, reduction in services, or elimination efforts in commissary and exchange programs; sustain funding support and guard against diminution of this substantial benefit for active, reserve, and retired service members and their families and survivors; and support expansion of the exchange benefit to honorably discharged veterans through online shopping (Veteran Online Shopping Benefit).

Dependent education

MOAA will protect DoD dependent schools.

Spousal employment

MOAA seeks expansion of spousal employment opportunities, including incentives for employers and contractors to hire military spouses.

Additional Issues

Veterans' employment and disability

MOAA will work with leading veterans' groups to forge recommendations to further upgrade the claims processing and appeals system and support legislative and executive initiatives to support veterans' employment and career goals after separating from military service.

Social Security and Medicare reform

MOAA will resist initiatives that impose disproportionate penalties on particular segments of the beneficiary or taxpayer population or fail to protect long-lived beneficiaries' income from the ravages of inflation.

Social Security



Actions to restore the program's long-term financial viability must fairly balance the legitimate interests of both current and future beneficiaries, and no group should be forced to bear disproportionate sacrifice.

USFSPA Equity

MOAA seeks reform of the unfair provisions of the Uniformed Services Former Spouse Protection Act (USFSPA).

- Contributors are *Col. Steve Strobbridge, USAF (Ret), former vice president; Col. Dan Merry, USAF (Ret), vice president; Cmdr. René Campos, USN (Ret); Col. Mike Barron, USA (Ret); Capt. Kathy Beasley, USN (Ret); Brooke Goldberg; Col. Phil Odom, USAF (Ret); Lt. Col. (select) Aniela Szymanski, USMCR; Jamie Naughton; and Trina Fitzgerald, MOAA's Government Relations Department, and Gina Harkins, senior staff writer. Visit moaa.org/email to sign up for legislative-news updates.*

- See more at: <http://www.moaa.org/Content/Take-Action/Top-Issues/Top-Issues.aspx#sthash.dywkBxen.dpuf>
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State Legislative & Program Update

What Families, Physicians, and Funeral Directors Should Know

(Courtesy Lake County Veterans Assistance Commission)

As we all get older, it becomes more and more important that our spouses, adult children and doctors all are aware of our veteran status - even if you are not currently receiving any type of VA disability. If the veteran isn't currently receiving any VA disability, there are several conditions where there are specific "presumptive diseases" where, if the veteran contracts one of them, they may be eligible for disability coverage in the future. For example, Diabetes, heart disease, Cancer and ASL are frequently considered presumptive.

Whether you are using the VA medical facilities (such as VA Medical Center, John Cochran Division in St Louis MO) or not, you doctors should be made aware of the veterans current VA disabilities and of potential disabilities that might be diagnosed in the future.

When a veteran passes away, if the cause of death was partially caused by the disability (or by the presumptive diseases), the surviving spouse may become eligible for Dependency and Indemnity Compensation (DIC) income.

The Veterans' Assistance Office (618-277-0040) may be able to help you with information that doctors and funeral homes should know about service-connected disabilities.

Registering Your DD214

Keeping tabs on your DD214 is a personal issue. However, something to consider if you are unable to keep tabs on it yourself, you can record it at with St Clair County. Note: Our editor checked with the St. Clair County Recorder's Office and was told recorded DD214s are not available to the general public thereby protecting personal information included on the form. Chasing down your DD214 might be difficult if you and/or your family are struggling with some sort of major veteran medical need.

If you have served for more than a few months, it is possible that physical ailments current or future may arise that stem from your military service. These might be eligible for disability claims

If you end up with a terminal illness that can be attributed in part to military service, your spouse might be eligible for Dependents Indemnity Compensation. It is important that any final illness that might be attributed to military service be included on the death certificate. Note that ALS is presumed to be military related. Other conditions that can often be attributed include Diabetes, Heart Disease and some cancers.



Non-VA Facility Care ► Q & A

[Source: VA Fact Sheet | PAO Carrie Seward | December 19, 2016 ++]

When it is not possible for you to go to a VA Medical Center (VAMC), you should go to the nearest hospital that has an emergency room (ER). If you are in an ambulance, the paramedics will usually take you to the closest emergency room.

What is an emergency? A medical emergency is an injury or illness so severe that without immediate treatment, it threatens your life or health. Your situation is an emergency if you believe your life or health is in danger. If you believe your life or health is in danger, call 911 or go to the nearest ER right away. You do not need to call the VA before calling for an ambulance or going to an emergency room.

When should I contact the VA regarding an ER visit? You, your family, friends or hospital staff should contact the nearest VAMC as soon as possible, preferably within 72 hours of your emergency, so you are better aware of what services VA may or may not cover. Provide VA with information about your emergency and what services are being provided to you. Ask VA for guidance on what emergency charges are covered, so you can plan accordingly.

If the doctor then wants to admit me to the hospital, must I obtain advance approval from the VA? If the admission is an emergency, advance approval is not required although prompt notification to the VA is necessary (within 72 hours). If the admission is not an emergency, then you must obtain advance approval from the VA.

Will I have to pay for transportation to a VA facility? VA will assist with transportation arrangements and may be able to pay for such expenses. Contact the nearest VA Medical Center for guidelines.

If a VA bed is available and I can be safely transferred, do I have to move to the VA hospital? Yes, if you want VA to continue to pay for your care. If you refuse to be transferred, VA will not pay for any further care.

If I am admitted to the hospital as a result of an emergency, how much will VA pay? Depending on your VA eligibility, VA may pay all, some or none of the charges. Some highlights are listed in the next column, and you may ask your local VA Medical Center's Non-VA Medical Care Office for further eligibility guidance.

❓ For service-connected conditions, some of the criteria that must be met are:

- Care or services were provided in a medical emergency, AND
- VA or another federal facility were not feasibly available, AND
- VA was notified within 72 hours of the admission.

❓ For non-service-connected conditions, some of the criteria that must be met are:

- Veteran is enrolled in the VA health care system, AND
- Veteran has received health care services from VA within the previous 24 months, AND
- Veteran has no other health insurance coverage.

How do I know if I have a service-connected condition? A service-connected condition refers to an illness or injury that was incurred during or aggravated by military service, and has a rating assigned by the Veterans Benefits Administration.



How long do I have to file a claim for reimbursement for emergency medical care? File your claim with the nearest VAMC quickly because time limits usually apply. For nonservice-connected care, the time limit is 90 days. Again, consult your local VA Medical Center for more information.

Will VA pay for emergency care received outside the United States? VA will only pay for emergency care outside the U.S. if your emergency is related to a service-connected condition. For more information about care provided outside the U.S., contact the Foreign Medical Program at 1-877-345-8179, or visit the website at <http://www.va.gov/purchasedcare>.

How do I get more information? Visit the Chief Business Office Purchased Care website at <http://www.va.gov/purchasedcare> for more information.

BOB NORMAN

Scholarship Applications

We are looking for a few good students to apply for the Chapter sponsored Charles Nally Scholarship of \$1,000.00. The deadline for consideration is 1 March 17. Application can be downloaded from the website at southwestilmoaa.org or you can contact me by email or phone. Please note, this applies only to the Nally scholarship applications. Any questions, give me a call. You can reach me at ram204@att.net or (618) 628-0286. Note: Students can only be awarded one of the two scholarships (Charles Nally or JRROTC Freedom but not both) likely to be given.

ANN MOREY

USO And Fisher House Spring Support Drives

Hard to believe it is time to think about our annual drive for the USO and Fisher House. As in past, we will collect individually wrapped food/snack things, personal care items, household items, etc for the two sites. Tentative dates are to end the drive on 11 March 2017 with delivery the week of 13 March 2017. I will need some delivery help this year. More information as well as specific request lists from USO and Fisher House will be coming at a later date. Have a great day and spring training is only a few days away “Go Cardinals!”

ANN MOREY

Latest Legislative Issues

For the latest on legislative issues affecting military active duty, retirees and their families go to [http://www.moaa.org/take action/](http://www.moaa.org/take%20action/). Here you will find MOAA National's “Top issues”, the “Legislative Action Center” and “COLA Watch”.

Southwest Illinois Chapter of MOAA Editorial Policy

The Southwest Illinois Chapter Newsletter is published monthly by the Southwest Illinois Chapter which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are nonpartisan.



Southwest Illinois Chapter Newsletter
Military Officers Association of America



Southwest Illinois
Chapter
Military Officers



Meeting Announcement

Our meeting will be held on **Saturday, 11 March 2017**, at the **1814 Eatery & Drinkery**, Lebanon, Illinois. (See Program News for details.) Cost is **\$27.00** per person.

RESERVATION FORM FOR SWI MOAA CHAPTER MEETING

Reservation Deadline (Mail received by, email, or phone call): 6 March 2017

E-mail to swimooa@charter.net, or complete this form and mail it along with your check for the cost of the meal(s) to: Southwest Illinois MOAA, P.O. Box 735, O'Fallon, IL 62269 **to be received by the deadline**. Alternatively, phone Dick Glogowski by at 618-624-6115 with a commitment to pay at the door.

Number of Reservations Desired: _____

Member's Name: _____ Spouse/Guest: _____

Is this your first meeting with us? _____

Any special notes (e.g. Birthdays, Anniversary) _____