



Heartlander

South Central Florida Chapter
June 2019



South Central Florida Chapter of MOAA

P.O. Box 7841
Sebring, FL 33872



Chapter Officers:

President: Mike Borders, tel. (h) 863-402-8292; (c) 703-795-8776
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Legislative Affairs: Tom Nunnallee, tel. 863-446-0055
Personal Affairs: Craig Smith, tel. 207-703-3402
Newsletter: Bob Brooks, tel. 863-471-6318
Past President: Roy Whitton

Our Web Site: www.scfcmoaa.org

Florida Council of Chapters website: www.moaafl.org

Take Action. MOAA Legislative Action Link:

<http://www.moaa.org/takeaction/?tab=Legislative-Action-Center#Legislative-Action-Center>

13 June 2019. Note the Change. Tour of the Avon Park Air Force Range by Lt Col Dale Stark. Spouses are invited. Please **RSVP** to give a count to ensure sufficient transportation and enough food for lunch. We will depart the Avon Park Winn Dixie parking lot at 0900.

9 July 2019: Dinner/Social with spouses/better halves/significant others: 6:30 PM, Cowpoke's Watering Hole. 6318 US 27 South, Sebring, FL 33876

Do you want to get away? Come join us at the Florida Council of Chapters of MOAA annual convention. This year it will be held at Safety Harbor Resort and Spa in Tampa. The convention runs from 20/21-23 June. You can get the convention rate for three days before or after if you want to make a mini-vacation out of it. See the following link for more info and to register: <http://moaafl.org/Convention.aspx>.

June Birthdays:
8 June—Beverly Caswell
8 June—Mack Payne
8 June—Herb Smith
26 June—Tom Damron

Editor's Note: If your birthday is not recognized, it is because you did not include it on your application form. Please contact our Secretary, Mark Milia at 407-222-4867, and provide the same.

New Member: Lowell Fricker

President's Message:

Our Snowbird friends haven't had the pleasure of entertaining the love bugs for the last half of April and first half of May. Too bad, we could have used a few more windshields and front grills to eliminate even more. In any case, we are rolling into June with much accomplished and more to do. Along with our partner Chapter 1097 of the Vietnam Veterans of America (VVA), we conducted a wonderful ceremony hosted by the Avon Park VFW Post to honor Vietnam Veterans and 'welcome them home.' Thanks to chapter member Charlie Martin for setting that up and to his wife Betty for putting on a great chow line for the assembled veterans and their families. We also finished up our JROTC awards ceremonies for the year at Wuachula and Sebring high schools. We hosted guest speaker Sheriff Paul Blackman at our monthly dinner/social and he gave us a very interesting presentation on his programs and challenges. The summer won't be quite as busy, but we do have the Florida Council of Chapters of MOAA's annual convention in Safety Harbor from 21-23 June (see box). I will give a full report in the next newsletter.

I also want to highlight a **CHANGE to our June meeting.** Instead of meeting at the Sea Services Museum on 5 June in the evening, we will depart from the Winn Dixie Parking lot in Avon Park at 0900 on 13 June. We will go to the Avon Park Bombing Range where our chapter member Lt Col Dale Stark, currently the commander of the range will give us a command briefing and tour of the range. I need you to RSVP if you have not done so in order to give him a count, to ensure sufficient transportation, and to have enough food for lunch. **Please RSVP ASAP!!**

As usual, there is plenty of useful information contained in the newsletter. As you know, Bob Brooks again gained national recognition in achieving the 5-star award from MOAA. Give him a pat on the back next time you see him. Again, our next meeting is on 13 June, departing the Winn Dixie parking lot in Avon Park at 0900. Be there or be square!!

WHO CAN JOIN MOAA?

MOAA membership is open to all officers, commissioned or warrant, whether on active duty, retired, former, reserve or national guard of all the seven uniformed services, including the Army, Navy, Marines, Air Force, Coast Guard, National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service.

Did You Know? Free Veteran ID Cards Can Take 6 Months to Process (From Military.Com) Courtesy of Amy Buschatz

A verification of military service required for veterans to receive their free ID card from the [Department of Veterans Affairs](#) can still take up to six months from the time of application for those who separated before 1980, VA officials said last week.

Veterans who served after 1980 can be verified through an automated process rolled out late last year, said Curt Cashour, a VA spokesman. But other veterans, primarily those who served before 1980, require manual verification before the ID card can be processed and produced, he added.

The card is available to any honorably discharged veteran through a problem established in 2017. Ordered by Congress in 2015, the IDs are meant to serve as proof of military service at private businesses.

The cards are not considered official forms of federal or state ID, do not entitle veterans to any federal [benefits](#) and cannot be used to access [military bases](#).

Related: [Should You Get the New Veteran ID Card?](#)

To receive the card, veterans must apply through [Va.gov](#), complete the application and upload a photo. Once military service is verified, the card is sent by mail within 21 days, Cashour said.

Since November 2017, about 204,230 veterans have applied for the card, he said. Of those, 143,324 have been approved and 143,084 have been mailed as of May 8.

Did You Know 2? There is Always More to Know about SBP--Remember the rules for SBP coverage (From the Air Force Afterburner)

By Susie Hughes Survivor Benefit Plan program manager
Do you remember your retirement party many years ago? Remember out-processing? Remember your Survivor Benefit Plan briefing? If you can answer “yes” to at least one of the questions, it is most likely the question about the retirement party. Many retirees do not remember specifics about SBP coverage. Unfortunately, the Air Force Retiree Services office receives calls almost daily from retired Airmen whose spouse has just passed away, and the SBP coverage needs to be suspended. Air Force SBP counselors advise retirees to send a certified copy of their spouse’s death certificate, along with a brief letter or a completed DD Form 2656-6 (SBP Election Change Certificate), to the Defense Finance and Accounting Service in Cleveland. The mailing address is: DFAS, U.S. Military Retirement Pay, 8899 E 56th Street, Indianapolis IN, 46249-1200; or via fax to 1-800-469-6559. Premiums are suspended effective the first day of the month following the month the spouse dies. SBP spouse coverage is not terminated when a spouse dies but is placed in a suspended status pending a possible future marriage. For retirees who have suspended spouse coverage and later remarry, there are several options available.

Did You Know 2? There is Always More to Know about SBP--Remember the rules for SBP coverage (Cont.)

For more information, visit the SBP portion of the retiree website at [www.retirees.af.mil](#) or call 877-3536807 and enter a ZIP code. You will be connected to the nearest SBP counselor. The counselor can answer your questions about coverage and SBP options.

Did You Know 3? VA’s Home Loan Guaranty program notifies Veterans of potential loan fee waivers

WASHINGTON

The U.S. Department of Veterans Affairs (VA) announced May 13 that Veterans who qualify for a [VA Home Loan funding fee waiver](#) are now being notified in their [home loan eligibility certificate](#) and disability compensation award letter.

The recent change to the [Home Loan Guaranty program](#) aims to improve benefits delivery to Veteran homebuyers.

“Through an internal quality improvement effort, VA has put a plan in place to better inform Veterans through key communications when the law allows VA to waive the fee for a Veteran,” said VA Secretary Robert Wilkie.

VA also modified the “home loan welcome” letter to make sure Veterans know they may qualify for a loan fee waiver, should they later obtain a VA disability compensation award.

Historically, VA tasked lenders with verifying the “exempt” status of Veteran homebuyers and the department would identify waiver cases using its own internal loan audit process or by relying on Veterans contacting VA directly. Further internal procedural changes will provide a more regular review of program data and VA will soon issue policy and procedural changes to ensure a Veteran’s up-to-date status for the fee waiver is correctly identified. A major issue under review is how VA credits borrowers who, after loan closing, were awarded disability compensation with retroactive effective dates. The department is working to determine how far VA can go to provide relief, given the current restrictions of applicable laws.

VA’s ongoing quality review looked at millions of loans dating back to 1998 originations. Since the initiative is ongoing, VA has not totaled how many borrowers might be helped by the new efforts. VA notes that it routinely returns funding fees when appropriate. Since 2014, the department has provided an average total of \$75-\$100 million to roughly 5,000 Veterans each year.

More information about the VA funding fees and refunds is available in [VA’s Lenders Handbook](#). Veterans who think they may be eligible for a refund should visit VA’s website at: https://www.benefits.va.gov/homeloans/purchaseco_loan_fee.asp

Did You Know 4? How to Stop 'Robocall' Scams, Disruptions

The U.S. Department of Veterans Affairs and the Federal Communications Commission are continuing to team up to combat illegal "robocalls" targeting veterans and their families. Each year, the FCC receives more than 200,000 complaints about unwanted calls. While this may seem like a big number, it pales in comparison to the millions of robocalls being made each day. The calls interrupt dinners and family time; they flood landline and mobile phones. Scam calls frequently solicit money for fake charities, including ones claiming to support America's veterans -- some even claiming to be VA representatives. VA officials offer the following tips to help avoid unwanted calls and scams: Don't answer calls from unknown numbers. Scammers may spoof their caller ID to display a fake number that appears to be local. If you answer such a call, hang up immediately. Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, or passwords in response to unexpected or suspicious calls. Be sure to set a password for all voice mail accounts to avoid being hacked. Register your number on the Do Not Call List at [https:// www.donotcall.gov/](https://www.donotcall.gov/) or call 888-382-1222 from the phone you want to register, to block calls from legitimate telemarketers. Ask your phone company about call-blocking tools and services for your landline phone, and check for helpful apps that you can download to your mobile phone.

For more information, visit: www.fcc.gov/robocalls.
(Courtesy of the VA)

Chapter Calendar

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7 August 2019. Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

13 September 2019. Dinner/Social with spouses/better halves/significant others: 6:30 PM, Caddy Shack. 3122 Golfview Road, Sebring, FL

2 October 2019. Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

SURVIVING SPOUSE CORNER

Craig Smith, Surviving Spouse and Personal Affairs Chair

The May 2019 MOAA magazine cover story highlighted Survivors Left Behind and related stories on page 48 about the effects of the Widows Tax, i.e., Survivor Benefit Plan/Dependency and Indemnity Compensation (SBP/DIC) offset a key issue for our annual Storming the Hill event that was held in April. Still time to call their office in Washington and most have a state office that is staffed to take your call and concern. (Request their support of HR 553 Eliminating the SBP/DIC offset.) Also, I would remind everyone that the MOAA is a major resource for all of us--not only Surviving Spouses. Information on death benefits, education and counseling, getting through the financial maze, as the main source of income is lost. There is also a library of Handbooks on final death and estate planning so as not to leave your loved one trying to do all the work in their grief. These handbooks are info-packed.

MOAA sponsored training workshops for councils and chapters now include a session for Surviving Spouse Liaisons. Spouses who also attend are encouraged to join the sessions. Workshops currently planned are:

- 3-4 May in Portland, Oregon
- 6-7 September in Hershey, Pa
- 15-16 November in Austin, Tx

The Surviving Spouse Advisory Committee has openings if anyone is interested, contact information is listed below. And to provide for a little down time, fun and relaxation Gail Joyce (TX) reported on a travel opportunity being organized by the Nurses' Virtual Chapter. On September 26, 2020, "Grandeur of the Seas" will set sail from Baltimore, MD to Bermuda for a 5-night cruise. There will be a cocktail party, welcome get-together, and a workshop specifically for Virtual Chapter members. A special website will be set up. Prices range from \$449 (inside cabin) to \$1179 (mini-suite). Jeri Graham, who is the organizer, will provide a questionnaire for those who might want to share a cabin. This will be a great opportunity to get together and make new friends while enjoying a cruise vacation.

If you have a specific question or concern the following Chairpersons are more than willing to help you address your specific concern. Their contact information is below:

Gail Joyce
mssvc02@gmail.com
(214) 676-2132

Micki Costello
mssvc02@gmail.com
(214) 770-4140

ALAN KENT NEEDS HELP: DAV VAN DRIVERS NEEDED!!!

As many of you know, the DAV supplies the local VA Clinic with 2 vans to be used to drive disabled veterans to Bay Pines VA Hospital, Bradenton VA Clinic and Cape Coral VA Hospital. The hospital pays for fuel & maintenance. We need to supply the drivers. Currently we are down to FOUR drivers... with a commitment of 12 - 20 runs per month. We lost a half dozen snowbird drivers who went home. We have 3 or 4 out with illnesses and/or injuries. We NEED YOUR HELP. We need about a half dozen more drivers to drive at least one day per month. Most of the current drivers are former enlisted folks... a few, like me, are officers. There is no shame being an officer who drives enlisted to their appointments! I have been doing this for 10 years and enjoy almost every trip I drive! I am thrilled to be able to help them.

These veterans we transport are, for the most part, those who cannot afford to own a car or are physically unable to drive the 220 mile round trip to St Petersburg. Give up a day each month to help them... and you'll enjoy all the "sea stories" that you hear on the van!

Please contact our Van Coordinator, Fred Norton, at the Sebring VA Clinic at 863-471-6227, ext 22697. Many thanks!!!

Would you like to buy a MOAA polo shirt or some other MOAA item? Go to the MOAA "Store," click on the following link: <http://www.tmgwebstores.com/moaa/default.html> You can also call them at 1-866-860-9293. They have everything from men's and ladies' polos, coffee cups, hats, you name it.

MOAA Legislative Goals for 2019:

- Ensure any TRICARE reform sustains access to top-quality care.
- Prevent disproportional TRICARE fee increases.
- Sustain military pay comparability with the private sector.
- Block erosion of compensation and non-pay quality of life benefits.
- End financial penalties for military survivors.
- End concurrent receipt penalties for military retirees.
- Achieve equity of benefits for Guard/Reserve members with their active duty counterparts.
- Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans.
- Ensure timely access to service-earned VA benefits.
- Protect military and veteran family support programs and policies.

Take Action. MOAA Legislative Action Link:

<http://www.moaa.org/takeaction/?tab=Legislative-Action-Center#Legislative-Action-Center>

Are you looking for a way to serve veterans in a very direct and meaningful way?

Well, here is your chance. The County Veteran Services Office, located right behind the Watering Hole restaurant is short staffed and needs help desperately. They need someone to answer phones, greet folks coming in, and generally serve as an all-around receptionist. There is no pay for this job, but there is reward—the reward of helping our veterans. If you want to volunteer, call Denise Williams or Carol West at 863-402-6623.

Nametags: If you don't have and DO want a chapter nametag, please let us know. We need your info as you want it to appear on the tag: Name, Rank, Service. Spouse/significant other's name. The cost is \$10.00 each. Here is an example:



If you want to sign up for a range of updates from MOAA National, you can go to: http://moaa.highroadsolution.com/moaa_preference_page/EmailSearch.aspx and follow the prompts. It gives various options for the type of information desired, as well as the frequency you may wish to receive it. Don't miss out on this valuable resource!

PURPOSES OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

The Military Officers Association of America (MOAA) is a not-for-profit corporation that is operated exclusively to further the interests of the nation and its uniformed services personnel, their family members, and survivors.

From the preamble to the Bylaws of The Military Officers Association of America

- To inculcate and stimulate love of country and flag;
- To defend the honor, integrity, and supremacy of our National Government and the Constitution of the United States;
- To advocate military forces adequate to the defense of our country;
- To foster the integrity and prestige of uniformed service;
- To foster fraternal relations between all branches of the various Services from which our members are drawn;
- To further the education of children of Service personnel;
- To aid personnel of the Services from which our members are drawn, and their family members and survivors, in every proper and legitimate manner; and
- To present their rights and interests when Service matters are under consideration

We unite to form THE MILITARY OFFICERS ASSOCIATION OF AMERICA

TAKE ACTION!!
www.moaa.org

Chapter Members in Action



Mike Borders presents our May guest speaker, Sheriff Paul Blackman with a MOAA cup



Janet Harbaugh and Diana Borders present Mrs. Catherine Wright with a Vietnam commemorative pin and certificate at the Vietnam "pinning" ceremony at Avon Park's VFW post



Charlie Martin brings the Vietnam veterans to attention and present arms for the rendering of TAPS during the Vietnam "pinning" ceremony at Avon Park's VFW post

Chapter Members in Action



Craig Smith, Fred Carino, John Harbaugh, Dick Miller, Mike Borders and Doug Tait with Sebring high school MOAA medal winner Cadet Bradley Bailey



Dick Miller and Mike with the Wauchula high school MOAA medal winner, Cadet Michelle Perez Avila

USEFUL ADDRESSES, PHONE NUMBERS AND WEB SITES

Air Force Retiree Services: (800) 531-7502;

www.retirees.af.mil

Arlington National Cemetery: (703) 607-8000;

www.arlingtoncemetery.org

Armed Forces Retirement Home: (800) 422-9988;

www.afrh.gov

AAFES: (214) 312-2011; www.aafes.com

Army Retired Services: (703) 571-7232; [https://](https://soldierforlife.army.mil/retirement)

soldierforlife.army.mil/retirement

Burial at Sea: (866) 787-0081; [http://www.public.navy.mil/](http://www.public.navy.mil/bupersnpc/support/casualty/mortuary/Pages/BurialAtSea.aspx)

[bupersnpc/support/casualty/mortuary/Pages/](http://www.public.navy.mil/bupersnpc/support/casualty/mortuary/Pages/BurialAtSea.aspx)

[BurialAtSea.aspx](http://www.public.navy.mil/bupersnpc/support/casualty/mortuary/Pages/BurialAtSea.aspx) Combat Related Special Compensation:

[http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx)

[default.aspx](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx) DEERS: (800)-538-9552, Fax: (831) 655-8317;

www.tricare.osd.mil/deers

Defense Commissary Agency: www.commissaries.com

DFAS Casualty Assistance Branch: (800) 321-1080 or (216)

5225955; (For Reporting a Retiree's death, option #1)

I.D. Cards Benefits and Eligibility: (866) 827-5672; [https://](https://www.dmdc.osd.mil/rsl/appj/)

www.dmdc.osd.mil/rsl/appj/

[site;jsessionid= liU5y-4sPqyCtIImmJThnUWUeAanhb15E](https://www.dmdc.osd.mil/rsl/appj/site;jsessionid=liU5y-4sPqyCtIImmJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

[aGXQn4lh2pEEKpso!416826654?execution=e1s1](https://www.dmdc.osd.mil/rsl/appj/site;jsessionid=liU5y-4sPqyCtIImmJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

Internal Revenue Service: (800) 829-1040; www.irs.gov

Marine Corps Retired Affairs: [https://](https://www.manpower.usmc.mil/webcenter/portal/MRAHome)

[www.manpower.usmc.mil/ webcenter/portal/MRAHome](https://www.manpower.usmc.mil/webcenter/portal/MRAHome)

(Hover over "Veteran Marines " then click on "Retired Services")

Medicare: (800) 633-4227. TTY: (877) 486-2048;

www.medicare.gov

Military Officers Assoc. of America: (800) 234-6622;

www.moaa.org

National Burial Services: (800) 697-6940

NPC Navy Reserve Personnel Management (PERS 9):

(866) 827-5672; [www.npc.navy.mil/career/](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx)

[reservepersonnelmgmt/Pages/default.aspx](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx)

Navy Casualty Assistance: (800) 368-3202

Navy Retired Activities Office: (866) U-ASK-NPC

(866-827-5672)

MILL RetiredActivities@navy.mil; [www.npc.navy.mil/support/](http://www.npc.navy.mil/support/retired_activities/Pages/default.aspx)

[retired_activities/Pages/default.aspx](http://www.npc.navy.mil/support/retired_activities/Pages/default.aspx)

Reserve Component SBP: (866) 827-5672 ask for PERS-912

Retiree Dental — Delta Dental: (888) 838-8737;

www.trdp.org

Servicemembers Group Insurance (SGLI): (800)

419-1473; www.insurance.va.gov

Social Security Administration: (800) 772-1213;

www.ssa.gov

Pay/SBP Questions: www.dfas.mil. Pay inquiries and update of pay or SBP records in case of death, divorce, or remarriage:

Retiree:

Defense Finance and Accounting Service

U.S. Military Retirement Pay

P.O. Box 7130 London KY 40742-7130

(800) 321-1080, (216) 522-5955

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

P.O. Box 7131 London KY 40742-7131

(800) 321-1080, (216) 522-5955

(800) 669-8477; www.insurance.va.gov

Burial information: (800) 827-1000; www.cem.va.gov

GI Bill: (888) 442-4551; www.gbill.va.gov

VA: www.va.gov **Regional offices:** (800) 827-1000

(overseas retirees should contact the American Embassy/consulate)

TDD (800) 89-4833

Insurance: A Regional Office and Insurance Center

PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO

Box 7787 (payments)

Philadelphia PA 19101

(800) 669-8477; www.insurance.va.gov

Now and Always We'll be There.



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