President’s Message (Cont):
helping out needy veterans in our community. We have also started to receive dues checks/cash for 2018—please send them in (see item outlined in RED elsewhere in the newsletter. And don’t forget to bring a toy or two to the next meeting(s). We look forward to making Christmas bright for the less fortunate kids in our community, and working with the Salvation Army is a great way to do that. We are also moving forward on the Vietnam Commemoration ceremony for Veterans Day on 10 November at the Highlands County courthouse lawn. If you served between 1 November of 1955 and 15 May of 1975, you are eligible for the commemorative pin. See details here in the newsletter. If you want to participate, get your info in per the instructions.
I also want to note that the Nominating Committee has come up with a slate of officers for the new term that begins in 2018. We will elect the President, Vice President, Secretary, and Treasurer positions for the two-year term. We will announce the slate at the October meeting and hold the election at the November dinner/social. If any of you has a burning desire to serve in one of these four elected positions, please contact the Nominating Committee ASAP.
We look forward to seeing our chapter members at the Sea Services Museum on 4 October at 1900. Be there or be square!

Membership Renewal: Chapter Members, it’s time to “REUP” for 2018. Please bring to the next meeting $20 in cash, or a check made out to SCFC of MOAA in the same amount. If you would like to mail it to us the address is: SCFC of MOAA, PO Box 7841, Sebring, FL 33872. Scholarship donations are also appreciated.

Christmas toy drive for the Salvation Army.
Please bring a new, unwrapped toy(s), in the $10-15 range to upcoming meetings. Let’s make Christmas a little brighter for needy kids in our community. If you don’t have time to pick up a toy, you can give chapter VP Craig Smith or Mike Borders money and we will pick them up for you.

October Birthdays:
4 October—Virgil Elliot
21 October—John Lane
23 October—Scott Norman
26 October—Linda Tuthill
29 October—Tom Nunnallee

Editor’s Note: If your birthday is not recognized, it is because you did not include it on your application form. Please contact the Secretary, Malcolm Johnson at 863-242-9215, and provide the same.
Did You Know?
Tricare Users Must Approve Mail-Order Drug Prescription Renewals
Military.com | 16 Aug 2017 | by Amy Bushatz
Receiving prescription drugs through Tricare's mail-order system will soon require an extra step for users, thanks to an upcoming change in the system's refill order policy. Currently, medications received monthly by mail, often used for treatment of chronic medical conditions, can be set for automatic refills. Express Scripts, Tricare's mail-order pharmacy contractor, contacts the user's doctor when the prescription runs out or expires. The doctor can choose to OK the refill or file a new prescription, allowing the patient to receive medication without interruption. The latest change, however, will require patients to certify that they want the refill before Tricare contacts the doctor. The switch, which will start Sept. 1, affects all Tricare beneficiaries who receive medication by mail through Express Scripts.

Related content
- How to Use Tricare's Mail-Order Drug Service
- Upcoming Tricare Changes Could Hurt Families
- Tricare Officials to Continue Online Portal Upgrades

The move is expected to save Tricare money, since it will likely cut down on patients who automatically receive mailed medication that they no longer use. Officials did not have an estimate for how much the change could save. Express Scripts dispensed 29 million prescriptions to Tricare users over the last 12 months, Tricare officials said. "This new process gives beneficiaries more control over their medications and keeps the convenience of automatic refills," Amy Aldighere, senior director of Express Script's Tricare program, said in a press release announcing the change. "It also makes it easier to opt out of the auto refill program and helps to prevent beneficiaries from receiving medications that they no longer need or shouldn't receive," she said.

To opt-in to a refill, each user will need to grant "consent" through the Express Scripts website, via an automated phone call from the system, or through an Express Scripts patient care advocate, officials said in the release. When the last refill of a patient's prescription ships, Express Scripts will contact them by mail, phone or email, depending on the user's contact preferences, officials said. If the patient does not respond within 10 days, the medication will be removed from the auto refill program. To be added back into the program, the user can re-enroll online or by phone at 1-877-363-1303. Patient contact preferences can be updated online or by phone.

Tricare beneficiaries are required to use either the mail-order system or a military treatment facility pharmacy for "maintenance" or long-term medications such allergy drugs, birth control and daily blood pressure medication, or pay out of pocket, thanks to a 2015 rule change. At the time of that rule change, officials estimated that the swap would save Tricare $85 million annually, while also cutting users' costs, since drugs received by mail instead of at civilian retail pharmacies cost both the system and patients less.

-- Amy Bushatz can be reached at amy.bushatz@military.com. See more at: http://www.military.com/daily-news/2017/08/16/tricare-users-approve-mail-order-drug-prescription-

Did You Know 2? TRICARE Fee Indices Matter!
As always, before you sign anything, read the small print. This saying applies all too well to DoD budget submissions of the past few years - and now to the Senate Armed Services Committee's (SASC) 2018 defense authorization bill. TRICARE fee increases in the SASC bill are the same, if not worse, than those proposed in DoD's 2018 budget submission. If they are included in the final FY18 National Defense Authorization Act (NDAA), they will directly affect what you and your family will pay for health care. In June, we wrote TRICARE Fees to get a Big Raise, outlining the DoD budget proposal. In July, Senate Proposal Cuts Your TRICARE Benefit to Pay for Readiness covered the SASC proposals. However, we would be remiss not to address the impact buried in the small print. What's in the small print, you ask? Some not-so-small changes. According to DoD's own language, "Increases in premiums, co-pays, deductibles and catastrophic caps would increase annually based on the increases in health care costs as measured by the growth in the National Health Expenditures (NHE) per capita." Currently, TRICARE fees and applicable cost shares are tied to the annual rise in the COLA. Swapping this index out for an arbitrarily selected index, the NHE, will result in beneficiaries paying substantial more for health care over time - as shown in the below chart. The compounding effects from this index, if applied, will gradually erode every category of TRICARE beneficiaries' earned health care benefits. MOAA strongly believes beneficiaries' TRICARE fees and cost shares should not rise faster than the annual COLA. The rate of inflation resulting from the NHE index is unacceptable.

COLA vs NHE
In an ongoing effort to get beneficiaries to pay more, a frequent tactic of budgetees is to tie a different index, other than the current COLA, to the TRICARE fee and cost share structure. The index used to achieve this is the National Health Expenditure index (NHE). Contained in the NHE is every component of U.S. healthcare. NHE projections are presented by type of good or service delivered (hospital care, physician and clinical services, retail prescription drugs, etc.) and by source of funding for those services (private health insurance, Medicare, Medicaid, out-of-pocket spending).

The chart below demonstrates the compounded effect over the past decade of the NHE versus the COLA, using an example of every $100 spent on health care.

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<th>Year</th>
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<th>NHE</th>
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</tr>
<tr>
<td>16</td>
<td>$206.00</td>
<td>$215.50</td>
</tr>
</tbody>
</table>

The increase of every $100 spent on health care

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Sources: Social Security Administration, Center for Medicare and Medicaid Services

Graphic by John Harnack/Staff

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Did You Know 3?
DFAS Address Change for Retirees and Annuitants. (Repeat Item)
Attention all retirees and annuitants,
The Defense Finance and Accounting Service's addresses changed effective May 1, 2017. The old addresses are being discontinued and will be replaced by addresses in Indianapolis. The new addresses are:
Retired Pay:
Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200
Annuitant Pay:
Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300
The old PO Boxes in London KY will remain open and all mail will be forwarded to the new address for one year. However, sending mail to the old address will add three to five days to the normal processing time.
The telephone and fax numbers are not changing.
Please copy and paste the following web address into your web browser for additional contact information:
https://www.dfas.mil/retiredmilitary.html

Did You Know 4?
VA Unveils Claims Submission Option That Promises to Complete Claims within 30 Days (from VA Public Affairs)
As part of the Department of Veterans Affairs' (VA) continued efforts to improve timeliness of services for Veterans and their families, VA unveiled the Decision Ready Claims (DRC) initiative, a disability claims submission option with accredited Veterans Service Organizations (VSO) that promises to deliver faster claims decisions to Veterans and their families.
“The DRC initiative is a collaborative effort between VA and VSOs to help Veterans receive faster decisions on disability claims,” said VA Secretary Dr. David J. Shulkin. “VA works closely with participating VSOs to make sure they are properly trained in this new process and given the tools they need to participate successfully in the program on behalf of the Veterans they serve.”
Veterans who choose to submit their claim under DRC can expect to receive a decision within 30 days from the time VA receives the claim. VSOs will ensure all supporting evidence — such as medical exams, military service records, etc. — is included with the claim submission. This advance preparation by the VSOs allows claims to be assigned immediately to claims processors for a quick decision.
DRC was first implemented May 1, 2017, at the St. Paul (Minn.) Regional Office, and is now available at all VA regional offices. While DRC is currently limited to claims for increased compensation (commonly known as claims for increase), and requires Veterans to work with VSOs, VA’s goal is to expand the types of claims accepted under the initiative and allow Veterans other ways to submit their claim under DRC.
DRC is another key step in aggressively modernizing VA’s benefits delivery to Veterans in a fully digital operating environment. With electronic claims processing as a foundation, VA’s innovation will improve service to Veterans, their families, and survivors.

Christmas toy drive for the Salvation Army.
Please bring a new, unwrapped toy(s), in the $10-15 range to upcoming meetings. Let’s make Christmas a little brighter for needy kids in our community. If you don’t have time to pick up a toy, you can give chapter VP Craig Smith or Mike Borders money and we will pick them up for you.

All SCFC members who served between November 1, 1955 and May 15, 1975, regardless of location are eligible to receive a Vietnam Service Pin at the November 10th Veterans ceremony. The ceremony is to be held on the lawn in front of the Highlands County Courthouse immediately after the Veterans Day parade. (parade starts at 1100).
Also a Certificate of Honor Program will honor those with a Certificate and lapel pin recognizing the following individuals: (special documentation may be required when requesting this award category.)
1. “Former POW” certificate and lapel pin for former, living American POWs.
2. “Unaccounted for” certificate and lapel pin for the immediate family of a Veteran missing or unaccounted for from the Vietnam War.
3. “In memory Of” certificate and lapel pin for the immediate family members of a Veteran who is listed on the Vietnam Veterans Memorial.
4. “Deceased Vietnam Veteran’s Surviving Spouse” certificate and lapel pin for the surviving spouse at the time of death for a veteran who served from November 1, 1955 to May 15, 1975, regardless of location.
If you wish to receive a pin at the ceremony all you need to do is submit your name (rank and uniformed service optional) to the chapter by replying to this email:
mailto:craigsmith03905@gmail.com and mailto:mbor57@aol.com or by mail to:
SCFC of the Military Officers Association of America
PO Box 7841
Sebring, Fl. 33872
Please reply by 15 October 2017

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. Here is an example:

MOAA Membership is FREE!!
Basic membership doesn’t cost a penny and can be done on line at www.moaa.org. Of course there are increased benefits and privileges with Regular or Life membership, and it is strongly encouraged.
Notice: The Nominating Committee has been formed and would like you to know that any chapter member interested in running for an Office or serving as a Director, should contact one of the committee members. The election will take place during the November dinner/social. A slate of officers will be presented for a vote to the members. The slate will consist of the four elected officer positions: President, Vice President, Secretary, and Treasurer. While the other director positions are not "officially" up for election, we will ask the members to affirm their support for those candidates as well. Those positions include the Membership, Legislative, Personal Affairs, and Newsletter Chairs. Contact information for the members of the Nominating Committee is provided here:

Fred Carino
fredcarino@gmail.com
863-381-3636 Home Phone (No Cell)

Mark Millia
markmilia@att.net
407-222-4867 Cell Phone (No Home Phone)

John Harbaugh
johnh@bright.net
863-658-1192 Home Phone
419-560-0574 Cell Phone

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!!

MOAA’s Top 10 Goals for 2017

- Remove the sequester
- End disable/survivor financial offsets and penalties
- Ensure TRICARE reform sustains access to and performance of top-quality care
- Prevent disproportional TRICARE fee hikes and inordinate program changes
- End military pay raise caps and restore pay comparability with private sector
- Guard against erosion of earned compensation and commissary benefits
- Sustain wounded warrior programs and expanded caregiver support
- Credit Guard and Reserve call-ups for retirement purposes
- Improve and sustain spouse and family support
- Assure timely access to VA care and eliminate claims backlog

Important Note:
When was the last time you updated your contact info with MOAA National? Are you getting your magazine, other e-mail items, legislative updates, etc.? If not, it is important to provide your current address, e-mail address, phone number, etc. You can do this by going to the MOAA home page: www.moaa.org, or to make it easy on yourself, call MOAA at 1-800-234-6622. You will get to a real person rather quickly, and they will take care of business in no time.

The Heartlander is published monthly by members of the South Central Florida Chapter of Military Officers Association of America, P.O. Box 7841, Sebring, FL 33872. The Chapter is an apolitical and not-partisan, non-profit organization affiliated with National MOAA and the Florida Council of Chapters, MOAA, not associated with the Department of Defense. The views expressed do not necessarily reflect the views of MOAA, the Florida Council of Chapters, the Chapter or DOD.
Chapter Members in Action

Mike presents proclamation to Highlands County commissioners designating this Veterans Day as Vietnam Veterans Day in Highlands County.

Mike meets with former USAF Staff Sergeant Alfred Nolton, Vietnam veteran and Veterans Affairs Chairman of the Highlands County branch of the NAACP. Mr. Nolton provided Mike with a list of names of Vietnam veterans for the Veterans Day ceremony commemorating the Vietnam War.
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.afr.gov
AAFES: (214) 312-2011; www.aafes.com
Army Retired Services: (703) 571-7232; https://soldierforlife.army.mil/retirement
Burial at Sea: (866) 787-0081; http://www.public.navy.mil/bupersnpc/support/casualty/mortuary/Pages/BurialAtSea.aspx
Combat Related Special Compensation: http://www.seacnav.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://www.dmdc.osd.mil/rl/appj/site.jsessionid=liU5y-4sPqtyCtlimmgUJThnUWUEAanhbl5EaGXQn4lh2pEEKpsoI416826654?execution=e1s1
Internal Revenue Service: (800) 829-1040; www.irs.gov
Marine Corps Retired Affairs: 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/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/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.gibill.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