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CCMOAA Monthly Breakfast Meeting

Second Saturday
of the Month
January - May
September - December

NEXT MEETING:

Saturday, Jan. 13
10 a.m.
Cape Royal
Golf Club
11460 Royal Tee Circle
Cape Coral

Cost \$12
(Prefer exact change please)

Breakfast Reservations to:
Cindy Nolan
capecoralmoaa@gmail.com
618-580-2368

PLEASE WEAR YOUR
NAMETAG
(If you need one, contact
Gary Nolan)



CAPE CORAL COMMUNICATOR

January 2024

Volume 5 • Issue 1

PRESIDENT'S MESSAGE: Col Gary Nolan, USAF (Ret)

Happy New Year and greeting to all Chapter Members. There will be a new leadership team for our Chapter as we enter 2024.

I will be your President, Tom Wagner will be Vice President, Tim Cook will be Treasurer, Gary Peppers will be Secretary and Bill Diele will be Member at Large.

A big thank you to Michael Beard for his leadership as our President over the past year. And a very big thank you to Marilyn Stout who has served as Treasurer for many years. I am confident this team will be successful in leading the Cape Coral Chapter.



This month's Breakfast Meeting will be Saturday, Jan. 13, at 10 a.m. at Cape Royal Golf Club. There is no scheduled speaker this month, however we will have an induction ceremony for the new Board Members. Please RSVP to Cindy at capecoralmoaa@gmail.com or call 618-580-2368.

February will be donation month for our chapter. Chapter members can make a donation to support our scholarship programs, JROTC programs or area veterans programs. All donations will be discreetly managed by our Treasurer. Donations are voluntary and very much appreciated.

"Never Stop Serving"

Gary Nolan, Col USAF (Ret)
President-Elect

MEETING MINUTES:

December 12, 2023 • Cape Royal Golf Community

President Michael Beard (USA, ret) called the meeting to order at 6:35 p.m. with 29 present for the dinner.

Following the prayer and the Pledge of Allegiance, President Beard announced that the only business item for this day's agenda was a vote for the following year's officers and member at large.

He reported the slate of officers to be: President, Gary Nolan; Vice President, Tom Wagner; Secretary, Gary Peppers; Treasurer, Tim Cook; and Member-at-Large, Bill Deile. He then asked for any nominations from the floor. With none

offered, President Beard then asked for a motion from the members to unanimously approve the slate of officers presented. Tim Horton made the motion and Janet Deile seconded. The new slate of officers was unanimously approved by the members present.

They will be sworn in at the next regular business breakfast on Jan. 13, 2024.

President Beard adjourned the meeting at 6:42 p.m. and wished everyone a Merry Christmas and a safe drive home.

Gary Peppers,
Secretary

FINANCE COMMITTEE REPORT: Lt. Col. Gary Peppers, USAF (Ret)

We have had a remarkable year! Cape Coral MOAA began 2023 with \$43,642 invested in the markets and we finish the year with \$43,167. We took in \$5,800 from the golf tournament and we expended some \$16,000 in sponsorships, scholarships, and reimbursements. That means our invested funds earned a return of about 26 percent, or \$11k on the \$43k we began with.

There is still another \$2,000 scholarship payment pending so we expect to begin 2024 with about \$41,642. I sat down with Brian Blackwell, our funds manager, last week to talk about this year's performance and future strategies, and

we both agreed that we are on the right path for maximizing the growth of our invested funds.

Our goal is to grow the fund to \$50,000 by the end of this year, but the chapter continues to allocate money to various causes that are not related to our scholarship priority. That is a choice left up to the members, of course, and I endorse those choices.

But we could do so much more down the road if we let our invested funds grow to a more sustainable level. Imagine the causes we could support if we were earning, say, \$20,000 a year on a \$100,000 investment!

Officers

PRESIDENT:

LTC Michael Beard
US Army (Retired)

VICE PRESIDENT:

Col. Gary Nolan
US Air Force (Retired)

SECRETARY:

Lt. Col. Gary Peppers
US Air Force (Retired)

TREASURER:

Marilyn Stout

BOARD MEMBER:

(at large)

Col. Bill Deile
US Army (Retired)

FINANCE:

Lt. Col. Gary Peppers

CHAPLAIN:

Cindy Nolan

WAYS & MEANS:

Col. Gary Nolan

SPEAKER PROGRAMS:

Marilyn Stout

WEBMASTER:

Col. Tom Wagner
USAR (Retired)

HISTORIANS:

Lt. Col. Gary Peppers

LEGISLATIVE AFFAIRS:

Col. Tom Wagner

PERSONAL AFFAIRS:

(Vacant)

VETERANS AFFAIRS:

(Vacant)

MEMBERSHIP:

Col. Gary Nolan

PUBLIC AFFAIRS:

Jody Van Cooney

PARLIAMENTARIAN:

Marilyn Stout

NEWSLETTER EDITOR:

Capt. Larry Atkinson

USAF

TOPS:

(Vacant)

SURVIVING SPOUSES:

(Vacant)

FCOC SW AREA VP:

Col. Gary Nolan

Know what IRS changes are coming this year

By: Lila Quintiliani
Nov. 20, 2023

The IRS recently announced a host of tax year 2024 annual inflation adjustments as well as changes to contribution limit for retirement accounts. Here are a few of the most important updates.

Standard Deduction Increases

The standard deduction will rise to \$29,200 for married couples filing jointly and \$14,600 for single filers and married couples filing separately.

The standard deduction is a specific dollar amount that reduces taxable income.

[Learn more about the deduction at this IRS link](#)

Marginal Rates Steady, Brackets Adjusted for Inflation

The top tax rate is still 37% for married couples filing jointly with income greater than \$731,000 (\$609,350 for single filers). The other rates are:

- 35% for incomes over \$243,725 (\$487,450 for married couples filing jointly).
- 32% for incomes over \$191,950 (\$383,900 for married couples filing jointly).
- 24% for incomes over \$100,525 (\$201,050 for married couples filing jointly).
- 22% for incomes over \$47,150 (\$94,300 for married couples filing jointly).
- 12% for incomes over \$11,600 (\$23,200 for married couples filing jointly).
- 10% for incomes of less than \$11,600 (less than \$23,200 for married couples filing jointly).

These tax rates are set to expire at the end of 2025, when the 2017 Tax Cuts and Jobs Act (TCJA) sunsets. At that point, income tax brackets are scheduled to revert to their pre-TCJA levels, which would set the top tax bracket at 39.6%.

No Changes to Personal Exemption

The personal exemption for 2024 remains at zero. The elimination of the exemption was a provision of the TCJA, which also removed limits on



itemized deductions. More details on TCJA reforms are available at the IRS website.

Gift Exclusion Rises

The annual gift exclusion will increase by \$1,000 to \$18,000. The annual gift exclusion is the amount of money one person may transfer to another each year without incurring a gift tax.

[\[RELATED: How the Annual Gift Tax Exclusion Can be a Powerful Estate Planning Tool\]](#)

Contribution Limits Up for Retirement Plans, IRAs

The contribution limit for employees who participate in the Thrift Savings Plan, as well as in 401(k), 403(b), and most 457 plans, has gone up \$500, to \$23,000. Catch-up contributions for employees 50 and over will be \$30,500 in 2024.

The limit on annual contributions to an Individual Retirement Arrangement (IRA) increased to \$7,000. Taxpayers age 50 or over can contribute an additional \$1,000 for a total contribution of \$8,000.

The income ranges for determining eligibility to make deductible contributions to traditional IRAs and to make contributions to Roth IRAs have increased. Those who file jointly and make \$230,000 or less can make a fully deductible contribution to a traditional IRA if a spouse is covered by a retirement plan at work. Solo filers who make \$77,000 or less can take a full deduction for their contribution to a traditional IRA.

Married taxpayers who file jointly and make \$240,000 or more are not allowed to contribute to a Roth IRA. Single taxpayers who make \$161,000 or more are prohibited from contributing to a Roth IRA.

Full information on the contribution/deduction limits can be found on the IRS website.

MOAA Resources

While MOAA does not provide individual tax advice, check out these tools to help with your financial needs:

- [MOAA's Finance page](#), which includes the latest articles, information about upcoming MOAA financial webinars, links to member-exclusive financial publications, and more.

- [MOAA's Military State Report Card and Tax Guide](#),

which has a state-by-state breakdown of tax resources, including military- and veteran-specific information.

- [MOAA's Webinar Schedule and Archive](#), which offers Premium and Life members a full library of recorded webinars on multiple financial topics.

About the Author

Lila Quintiliani, ChFC®, AFC® Quintiliani is MOAA's Program Director, Financial and Benefits Education/Counseling. She is a former Army Military Intelligence Officer as well as the spouse of an active-duty servicemember, and worked for over a decade at military installations as a personal financial counselor.



**Marvin C. Harris
Newsletter
Communications Award**
FIVE STARS
2003, 2018, 2019, 2020,
2021 & 2022



**FIVE STARS
Excellence Award**
2006, 2008, 2009, 2010,
2011, 2012, 2018, 2019, 2020
& 2023



**FOUR STARS
Excellence Award**
2005, 2007, 2013, 2016,
2017 & 2021



Retirees, disabled veterans to receive a 3.2 percent COLA increase this year

Editor's note: This article by Amanda Miller originally appeared on Military.com, a leading source of news for the military and veteran community.

President Joe Biden signed the annual defense authorization bill into law, confirming the largest raise in military basic pay in decades.

The 2024 National Defense Authorization Act, or NDAA, was approved by Congress this month. It backed the increase for active-duty service members and reservists.

Current troops get a big bump in basic pay for the second year in a row starting in January, while veterans will receive an above-average increase as well. Common allowances are also going up.

2024 Basic Pay Raise

Active-duty troops and drilling Guard and reserve members will receive a 5.2% pay raise in January, the largest increase since getting a 6.9% raise in 2002.

Set according to an established formula, the 5.2% raise was part of Biden's fiscal 2024 budget request to Congress and was included in the House, Senate and conference versions of the National Defense Authorization Act, or NDAA, before receiving the president's signature.

The 5.2% raise increases the monthly basic pay for an enlisted E-1 with less than two years of service by nearly \$100 to \$2,017. For an officer with the paygrade of O-4 with more than six years of service, the raise amounts to about \$380 a month for a total of about \$7,681. The Defense Finance and Accounting Service will release exact amounts within a dollar of these estimates in January.

2024 BAS and BAH Rates

While the raises in basic pay are accelerating in 2024, the year's relative increases in the Basic Allowance for Housing (BAH) and the Basic Allowance for Subsistence (BAS) are

comparatively modest.

The Basic Allowance for Subsistence, an allotment received by active-duty troops who live outside the barracks, is going up only 1.7% for both officers and enlisted members. In 2023, by comparison, BAS went up 11.2%. In 2024, the monthly BAS payment will be \$316.98 for officers, up from \$311.68, while enlisted members' BAS will increase from \$452.56 to \$460.25.

The 5.4% increase in the BAH coming in 2024 is similar to the increase in basic pay but can't match 2023's 12.1% rise. BAH is set at 95% of housing costs in a given area. The nearly one million troops who receive BAH will absorb \$84 to \$194 of their calculated housing costs monthly in 2024.

2024 Military Veteran Pay Raise

The 5.2% raise in basic pay for active-duty, Guard and reserve members in 2024 joins a 3.2% cost of living adjustment (COLA) given to military retirees and to veterans who receive disability checks from the Department of Veterans Affairs.

While 3.2% may look low compared to the 2022 (5.9%) and 2023 (8.7%) adjustments, it's still above the average of 2.6% for the prior 20 years.

That increase means that, for 2024, retired military members and veterans who receive disability payments will receive a \$32 increase for each \$1,000 of military retirement pay they receive each month. Survivor Benefit Plan payments will increase by the same amount.

Military retirees who entered military service on or after Aug. 1, 1986, and opted for the Career Status Bonus (CSB/Redux retirement plan) have any COLA increases reduced by 1%. That means they will see a smaller increase of \$22 per \$1,000 in 2024.

Veterans' resource luncheon to be Jan. 16

City of Cape Coral will partner with Lee County Human and Veteran Services to hold a veterans resources informative luncheon from 11:30 a.m. to 1 p.m. Jan. 16 at Lake Kennedy Center, 400 Santa Barbara Blvd., in Cape Coral. The partnership is an initiative spearheaded by Cape Coral Mayor John Gunter that will expand access to veterans resources for Cape Coral residents by

offering scheduled, individualized appointments with the Lee County Veteran Services team at Lake Kennedy Center. To RSVP, contact jcostell@capecoral.gov or call 239-242-3972.

The Lee County Department of Human & Veteran Services serves as a collaborative hub for resources designated to aid Lee County residents through supportive programs and services. The Lee County Veteran

Services team is committed to assisting veterans, surviving spouses & dependents with benefits, such as disability compensation, appeals, burial benefits, education benefits, health benefits and non-service-connected pensions (with or without aid and attendance benefits for veterans and surviving spouses).

UPCOMING EVENTS:

**Cape Coral
MOAA
Board Meeting**
10 a.m.
Thursday, Jan. 11
**Cape Coral
Golf Club**
All members are welcome

**Florida Council
of Chapters
Leadership
Seminar**
January 26-28, 2024
**Rosen Inn
International**
*Our representative is:
FCOC SW Area VP
Col. Gary Nolan
USAF (Retired)*

About CCMOAA

**Serving All Military,
Veterans, & their families
in the Cape Coral area
... and beyond!**

Members of the Cape Coral Chapter of the Military Officers Association of America, P.O. Box 100508, Cape Coral, FL 33910-0508, publish the Cape Coral Communicator monthly, except June, July and August. The Chapter is a non-profit, non-partisan, and tax-exempt IRS 501(c)(3) and a 501(c)(19) organization, affiliated with National MOAA and the Florida Chapter of Councils, MOAA, not associated with the Department of Defense. The views expressed do not necessarily reflect the views of MOAA, the Florida Council of Chapters, this Chapter, or DOD.

JANUARY Calendar of Events

SUN	MON	TUES	WED	THUR	FRI	SAT
	1 <i>HAPPY NEW YEAR 2024</i>	2	3	4 <i>Coast Guard's 127th Birthday</i>	5	6
7	8	9 <i>Law Enforcement Appreciation Day</i>	10	11 <i>CCMOAA Board Meeting</i>	12	13 <i>CCMOAA General Meeting</i>
14	15 <i>Martin Luther King Day</i>	16	17	18	19	20
21	22	23	24	25	26 <i>National Spouse Day</i>	27
28	29	30	31			

7 MOAA legislative priorities listed for veterans in the New Year

By: René Campos
Dec. 11, 2023

Congress has been racking up veteran-related bills and hearings throughout 2023, but to date, no major pieces of legislation have been signed into law this session.

MOAA and other veterans organizations have been working nonstop to keep pressure on lawmakers, ensuring they don't let important bills languish so veterans, their families, caregivers, and survivors are not forgotten.

Click on the bill topics below to urge your lawmakers to do all they can to support these MOAA-backed veteran measures, and to make them a top priority when they return in January:

- [Protect Veterans From 'Claims Sharks'](#): The GUARD VA Benefits Act (H.R. 1139 | S. 740) will impose criminal penalties on those who seek to collect unreasonable and unauthorized fees for assisting with service-connected disability claims. A veteran should never be charged to file an initial claim, and if an appeal is necessary, a veteran should not be charged excessive fees for that service.

- [Preserve Earned Burial Benefits](#): The Expanding America's National Cemetery Act (H.R. 1413) ensures our nation keeps its sacred promise to past, present, and future veterans and their families. Arlington National Cemetery eventually will run out of room, and proposed eligibility reductions will end the benefit some veterans and their families have planned on for years. The bill would authorize the transformation of a VA-run national cemetery into the next location that affords military honors as Arlington reaches capacity.

[\[LEARN MORE: Arlington National Cemetery Eligibility\]](#)

- [Support Children of the Fallen and Disabled Veterans](#): The CHAMPVA Children's Care Protection Act (H.R. 2414 | S. 1119) would expand coverage under the VA program for children of eligible veterans so they can have

health care until age 26. The goal of this legislation is to close the age parity gap for vulnerable members of our community who need support: Young adult children of veterans who are permanently and totally disabled, have died of a service-connected disability, or lost their life on active duty and did not qualify for DoD's TRICARE program.

- [Improve Survivors' Benefits](#): The Caring for Survivors Act (H.R. 1083 | S. 414) aligns payments of Dependency and Indemnity Compensation (DIC) – a monetary benefit paid to the survivors of servicemembers who die while serving on active duty, or of service-connected disabled veterans – with other federal programs. DIC is paid at a monthly rate of \$1,562.74, with additional allowances in certain circumstances. That works out to 43% of what a veteran with a 100% service-connected disability rating receives from the VA. However, federal survivor programs provide up to 55% of a civil servant's pay, computed as if the employee retired on disability at the date of death.

[\[LEARN MORE: This Bipartisan Bill Would Strengthen Support for Survivors of Veterans\]](#)

- [Support Military Sexual Trauma Survivors](#): The Servicemembers and Veterans Empowerment and Support (SAVES) Act (H.R. 2441 | S. 1028) will improve military sexual trauma survivors' access to essential care and services in the Veterans Health Administration, and ensure greater assistance when veterans are applying for disability benefits through the Veterans Benefits Administration. A series of audits by the VA Office of Inspector General revealed the VA was falling short on its support to this group of veterans.

- [Expand and Support Services for Aging and Disabled Veterans](#): Two pieces of legislation, the Expanding Veterans' Options for Long Term Care Act and the Elizabeth Dole Home and Community Based Services for

Veterans and Caregivers Act, would provide the VA with critical flexibility to support a rapidly growing population of aging veterans needing long term care services outside the home, and to improve home- and community-based services for veterans and their caregivers.

[\[LEARN MORE: Caregiver Support, Long Term Care Programs Top MOAA's VA To-Do List\]](#)

- [Allow Surviving Spouses to Remarry and Retain Benefits](#): The Love Lives On Act (H.R. 3651 | S. 1266) would reverse penalties faced by surviving military spouses who remarry prior to age 55. These survivors lose entitlement for DIC and survivor benefit pay, forfeit access to the Fry Scholarship, and lose commissary and exchange privileges.

MOAA and our veteran organization partners are grateful for our ongoing and open communications with the staffers on the House and Senate Veterans' Affairs committees; we appreciate their good faith efforts in negotiating a veterans' package this year. However, veterans, their families, caregivers, and survivors do not want another year to pass without action on these critical issues. They want Congress to make a veterans' package a priority ... and get it signed by the president sooner rather than later.

For more about MOAA's veteran priorities, and to keep up with the latest veteran, caregiver, and survivor news and other MOAA advocacy updates, please subscribe to MOAA's weekly newsletter, visit our Advocacy News page, and register for our Legislative Action Center.

About the author

CDR Rene Campos (USN Ret) currently serves as MOAA's Senior Director of Government Relations, managing matters related to military and veterans' health care, wounded, ill and injured, and caregiver policy.

Why MOAA Fight to maintain TRICARE pharmacy access matter to you

By: Karen Ruedisueli

Dec. 18, 2023

The wife of a MOAA member from Clarksville, Ark., needed a prescription to treat an illness shortly before Thanksgiving – an immediate need that couldn't wait for mail-order fulfillment.

In 2021, the member had three pharmacy choices near his residence – two independent locations and a Walmart. Now, only one independent remains in the TRICARE pharmacy network ... and it will leave in January, he told MOAA.

Starting in 2024, TRICARE beneficiaries in the area with acute medication needs will face a 60-mile, 90-minute round trip, sometimes traveling on winding roads that can be hazardous in foul weather.

While most healthy families in metro areas will have access to a nearby TRICARE network pharmacy despite a 24% cut in the brick-and-mortar network since 2022, these reductions have had a disproportionate impact on rural families and those with more complex medical needs.

MOAA appreciates that the Senate report for the FY 2024 National Defense Authorization Act (NDAA) directs the Government Accountability Office (GAO) to conduct an assessment of the network. GAO will provide an independent review of network cuts, including an assessment of access issues for those in remote or rural areas, long-term care pharmacies, and beneficiaries with cancer diagnoses or rare and complex conditions.

MOAA took this issue to Capitol Hill early this year as NDAA discussions began. The smaller network had just gone into effect and lawmakers and professional staff members wanted additional data to evaluate the change, so MOAA advocated for a report on beneficiary impact.

Reduced retail pharmacy network requirements in the new TRICARE pharmacy contract, known as TPharm5, slashed the minimum number of retail network pharmacies

from 50,000 to 35,000 as a cost-cutting measure. Independent pharmacies fled the TRICARE network after being offered contracts with reimbursements that would not even cover their costs.

After this network cut was announced, MOAA heard from hundreds of military families about potential impacts. Many of these families already use the TRICARE mail-order program for maintenance medications but were concerned about how the narrowed network would create barriers to getting acute medications most often needed due to illness or injury.

There are approximately 66,000 retail pharmacies in the U.S. Less than a year ago, there was an 83% chance a beneficiary's pharmacy would be in the network. That's now 64%, and it could drop to 53% based on minimum contract requirements.

What These Cuts Could Mean for You

As MOAA outlined in our annual [TRICARE Guide](#), not having network pharmacy options may not matter for you now, but it could if (or when) you fall into one of these groups in the coming years:

- Seniors: Limited transportation options and other challenges can significantly reduce comfortable travel distances.
- Rural residents: A smaller network means fewer options, if any remain, in your county.
- Care restrictions: You may no longer have access to the pharmacy in your hospital's lobby, or to the only pharmacy used by your future assisted living or long-term care facility.
- Immediate needs: Finding



medication during a shortage, or tracking down an uncommon prescription, becomes much more difficult with a smaller network.

MOAA appreciates our Clarksville member taking the time to share his story, despite the demands of caring for his wife during her illness and shifting their Thanksgiving plans to Marie Callender turkey dinners “spiked up with a can of Ocean Spray cranberry sauce.”

Stories like these augment the data and show lawmakers how TRICARE benefit decisions impact real lives.

Have you encountered a shrinking pharmacy network in your area? Have you encountered challenges getting TRICARE-covered prescription medications for a loved one in long-term care?

Faced drugs shortages that forced you to fill a prescription at a non-network pharmacy? [Please share your stories](#) with MOAA so we can take them to Capitol Hill and illustrate how pharmacy network cuts hurt TRICARE families.

About the author

Karen Ruedisueli is MOAA's Director of Government Relations for Health Affairs and also serves as co-chair of The Military Coalition's (TMC) Health Care Committee. She spent six years with the National Military Family Association, advocating for families of the uniformed services with a focus on health care and military caregivers.

CCMOAA 2023 Year in Review



Incoming President Michael Beard receiving the Excellence Award from CAPT Jim Carman, USN (Ret), from MOAA National

Cape Coral Military Officers Association of America

Armed Forces
6th Annual Golf Tournament
March 4th, 2023 - 0830
Benefiting Lee County
ROTC Student Scholarships
Four Person Golf Scramble (Best Ball)
18 Holes of Golf
Single players welcome!
Breakfast & Lunch included
Sponsor a Tee Box

POC - Gary Nolan
(618) 407-6945
capecoralmoaa@gmail.com

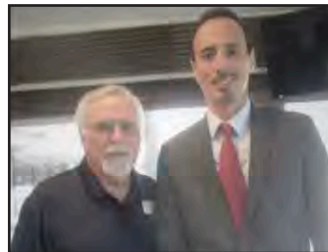
March golf fundraising event



President Michael Beard presents a MOAA coffee mug to March speaker Lee County Property Appraiser Matt Calwell



President Michael Beard presents a MOAA Tervis mug to Cape Coral Mayor John Gunther, Sept. meeting speaker



President Michael Beard with April speaker The Honorable Erik Leontiev, judge for Lee County in the Twentieth Judicial Circuit Court of Florida



Mariner High School JROTC Rifle Team Advisor MAJ Brian Williams, USA (RET), and Cadet LTC Kahla Berry, a member of the rifle team speak at the March meeting



President Michael Beard and October speaker LtCol Joe Marquardt, a former U-2 pilot

Cape Coral MOAA Member Profile

LTC Michael Beard is a Vietnam veteran who served 30 years in the U.S. Army

Michael Beard, U.S. Army (Retired), is a Vietnam veteran who served 30 years in the U.S. Army. He is a member of the Cape Coral MOAA and has been a member since 2013. He is a former U-2 pilot and has been a member of the Cape Coral MOAA since 2013. He is a former U-2 pilot and has been a member of the Cape Coral MOAA since 2013. He is a former U-2 pilot and has been a member of the Cape Coral MOAA since 2013.

First CCMOAA Member Profile, October newsletter issue



Former Cape Coral Communicator Editor Carol Peppers and former Cape Coral MOAA President Col Gary Nolan (USAF Ret) are presented with two Five Star Communications Awards for the Cape Coral MOAA newsletter and website at the Florida Council of Chapters 2023 Convention in May in St. Augustine. COL Tom Wagner (USA Ret) is the CCMOAA webmaster.



November speaker Florida State Rep. Mike Giallombardo

Cape Coral MOAA Membership Christmas Party

Please join us for an evening of Cocktails, food and fun

December 12, 2023
Cape Royal Golf Club
5:30 pm.

MENU:
Prime Rib Carving Station
Honey Dijon Salmon
Fricassee Au Gratin
Sautéed Green Beans
Battered Cherry Tomatoes
Apple Cobbler and Ice Cream

For fun, we are planning a gift exchange of \$20 or less. If you bring a gift, you can leave with a gift.

RSVP deadline:
December 6 to Cindy Nolan
capecoralmoaa@gmail.com
or 618-580-2368

December Christmas Party

Cape Coral MOAA Member Profile

COL William Deile is a retired Army Reserve officer who served in Vietnam and Desert Storm

COL William P Deile (USA, Ret) has had a long and varied career in both the U.S. Army and in civilian life, including a tour in Vietnam, a tour in Saudi Arabia during Operation Desert Storm, serving as an attorney in various corporations and even serving as a Cape Coral City Council member and Mayor Pro Tem.

The Wayne, NJ native was a Distinguished Military Graduate, earning is BA at Pennsylvania Military College (now Widener University) in Chester, PA in 1965. He had post graduate study in education at Temple University in Philadelphia in 1966 and earned an MBA from Fairleigh Dickinson University in Rutherford, NJ, in 1978. He graduated cum laude, earning his Juris Doctorate degree from Seton Hall School of Law in Newark, NJ in 1981.

U.S. Army schools he attended include: Ordnance Officer Basic, Ammunition Officer, Ammunition Safety, Intelligence Data Systems, Vietnam Language, Ordnance Officer Advanced, Command and General Staff College, Senior Maintenance Management, Logistic Executive College, Reserve National Security, Security Assistance Management and Vietnamese and Hungarian Language. Colonel Deile joked, "I didn't retain much from the language studies."

He was commissioned in 1965 and retired in 2003, as reserve officers can't retire until age 60.

Colonel Deile's military assignments include:

- 1967-1968 – Army Materiel Command, Fort Wingate Army Depot, Gallup, NM, where he was Assistant Director for Supply and Transportation, reviewing and writing of ammunition maintenance and storage operating procedures and analysis of ordnance officer ammunition operations. He also had additional duty as Provost Marshal. He added that once when the Post Commander was absent, he, as a lieutenant, was made temporary Post Commander. The Post Commander from White Sands Missile Range called and asked to speak to the Post Com-

mander and was humorously confused when he found out he was speaking to a lieutenant.

- 1968 – 45th Military Intelligence Company, 519 Military Intelligence Battalion, U.S. Military Assistance Command Vietnam J2, Ton Son Nuht, Republic of Vietnam, where he was Editorial and Administrative Officer. He instituted new security control measures, and greatly reduced time to develop and disseminate technical intelligence information.

- 1969 – North Vietnam Desk, Out-Country Order of Battle, U.S. Military Assistance Command Vietnam J2, where he produced order of battle intelligence by review and analysis of captured documents and interrogation of enemy personnel.

- 1972-1974 – 1156th U.S. Army Reserve School, 79th Army Reserve Command, Lodi, NJ. Here he was an instructor and Director of the NCO Academy. He prepared lesson plans and training aids and supervised instruction for Army Reserve NCO Academy and at the New Jersey State Police Academy in Sea Girt, NJ.

- 1975-1976 – 78th Division Maneuver Training Command, Fort Dix, NJ, where he served as an umpire for field training exercises for Combat Service Support, Guard and Reserve units. He developed ARTEPs and Field Training Exercise material for the Ordnance Section.

- 1977 – 24th Infantry Division Materiel Management Center, Hunter Army Airfield, GA, where he served as Division Ammunition Officer, preparing ammo data for division field training exercises and preparing consumption data versus forecast of ammo expended. (Part of the TOPSTAR program, which was the officer personnel system the Army Reserve used



for taking reserve officers and centrally managing their careers using periods of service with active-duty Army units)

- 1978 – XVII Airborne Corps, Assistant Chief of Staff G4, Fort Bragg, NC, where he did pre-exercise logistics planning for LOGEX 78 and also prepared back briefs for that exercise. (Part of the TOPSTAR program)

- 1978 – 120th Individual Mobilization Augmentee Detachment, Fort Monmouth, NJ, where he served as Deputy and later Commander. He was responsible for the preparation of lesson plans and supervision of training and classroom presentations. (Part of the TOPSTAR program)

- 1979 – U.S. Army Materiel Development and Readiness Command, Picatinny Arsenal, Dover, NJ, where he reviewed a \$30 million a year management of manufacturing and technology program and efficient production of Army ammunitions. (Part of the TOPSTAR program)

- 1980 – Headquarters, Department of the Army, The Pentagon, where he

(Continued on next page)

CCMOAA Member Profile (Continued)

(Continued from previous page)

worked for the Deputy Chief of Staff, Logistics. He developed an Army-wide 15-year projection of missile requirements and asset allocations and weapons systems and ammunition compatibility table.

- 1981—Headquarters, Department of the Army, The Pentagon, where he was with the Deputy Chief of Staff, Logistics. There he consolidated three complex Major Command studies on movement of ammo from production to the gun tube in peace and wartime scenarios and crisis management.

- 1982-1985 – 78th Division, 338th Maintenance Battalion, Mount Freedom, NJ, where he was Commander, responsible for the battalion headquarters and three subordinate companies. He conducted field training exercises and mobilization battle book generation in Germany and The Netherlands.

- 1986 – Headquarters, Department of the Army, The Pentagon, where he was worked for the Deputy Chief of Staff, Logistics. As a Logistics Staff Officer, he supported Exercise PORT CALL 86 by identifying logistics concerns and developing scripts for daily general officer briefings.

- 1987 – Headquarters, Department of the Army, The Pentagon, where he worked for the Deputy Chief of Staff, Logistics. As a Logistics Staff Officer, he supported Army Logistics Center for worldwide Exercise POWER SWEEP 87, encompassing research data, supply support and editorial functions to assure smooth functioning and attainment of the exercise objectives.

- 1988 – Headquarters, Department of the Army, The Pentagon, where he was a Logistics Staff Officer and developed concepts and policies applied to Army-wide management of M1, M60, M48 and M114 family of vehicles. He also coordinated general officer itinerary in support of the British Army Exhibition in Aldershot, UK.

- 1989 – Headquarters, Department of the Army, The Pentagon, where he was a Logistics Staff Officer in the Tank Automotive Division, Armored Infantry Team. There he organized control of tank and carrier loans, assisted in preparation major briefings to the Vice Chief of Staff to improve combat

readiness of the combat vehicle fleet.

- 1991 – 22nd Support Command, 17th Maintenance Battalion, Saudi Arabia. He was Commander of a multifunction maintenance battalion, consisting of one direct support company, two heavy materiel maintenance companies, two light material maintenance companies that provided logistical support to forces in the vicinity of Dharran and Al-Jubail in support of Operation Desert Storm.

- 1991 -- Headquarters, Department of the Army, The Pentagon, where as a Logistics Staff Officer, he supported retrograde operations from Southwest Asia and distribution of tank-automotive assets. He also prepared information papers on M1 Abrams, M2 and M3 Bradley readiness status.

- 1993-1995 -- Headquarters, Department of the Army, The Pentagon, where worked for the Deputy Chief of Staff Logistics Officer, he was Chief of the Regional Plans and Progress Division for Security Assistance Development and Implementation. He provided security assistance to coalition/multinational forces for operations other than war and participated in foreign military sales.

- 1996-1997 – Headquarters, U.S. European Command, Stuttgart, Germany. There he was Team Chief of the U.S. Military Liaison Team, Hungary. He supervised a team of joint service personnel in planning, executing and supervision of military-to-military contact with Hungarian Home Defense Forces. He also coordinated a state



partnership program between Hungary and Ohio.

- 1997 – Headquarters, Department of the Army, Deputy Chief of Staff, Army Logistics. As a Logistics Readiness Officer, he assessed plans, policies and procedures ensuring integrated logistics supportability.

- 1998 – Army Reserve Personnel Command, Virginia. There he conducted a review of the Reserve Component Automation System software and hardware procurement contracts and created Excel spreadsheets to display data collection used to identify Y2K non-compliant products.

- 1998 – Headquarters, Deputy Chief of Staff, Logistics, The Pentagon. There he supervised 22 senior military and civilian staff officers responsible for integrated logistics support. He also coordinated congressional testimony and budget submissions. This was the last time Colonel Deile served before he moved to Florida in 1999.

COL Deile's decorations and awards include the Legion of Merit, Bronze Star, Defense Meritorious Service
(Continued on next page)

CCMOAA Member Profile (Continued)

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Medal, Meritorious Service Medal, Army Commendation Medal with bronze oak leaf cluster, Army Achievement Medal, Reserve Components Achievement Medal with four oak leaf clusters, National Defense Medal with bronze star, Vietnam Service Medal with three bronze stars, Southwest Asia Service Medal with bronze star, Army Reserve Medal with gold hour glass and bronze M, , Expert Infantry Badge, General Staff Badge, plus three nondescript ribbons and six foreign and state awards.

Because Colonel Deile was in the Army Reserve, many of his non-service jobs and positions overlapped with dates of military service, and include:

- 1969-1972 – Product Supervisor, American Cyanamid Company, Industrial Chemicals Division, Wayne, NJ.
- 1972-1979 – Customer Service Manager, Sealed Air Corporation, Fairlawn, NJ.
- 1979-1980 – Assistant Insurance Manager, Foster Wheeler Energy Corporation, Livingston, NJ.
- 1980-1981 – Assistant to General Counsel, Vicon Construction Company, Butler, NJ
- 1981-1983 – Law Clerk to the Honorable V.P. Biunno, U.S. District Court, Newark, NJ.
- 1983-1997 – Attorney and Manager, AT&T, Bedminster, NJ.
- 1998-2000 – Private Practice of Law and Consulting to Allied Signal, Inc. and Sumitomo Bank, Ltd, Hillsboro, NJ.
- 2002-2003 – Adjunct Professor of Political Science, Edison College (now Southwest Florida State College), Fort Myers, FL.



- 2004-2005 – Attorney with FEMA, Small Business Administration.
- 2007-2011 – City Council Member and Mayor Pro Tem, City of Cape Coral, FL.
- 2017-Present – Member and Vice President of the Board of Directors of the Greater Pine Island Water Association.

In addition to the various civilian jobs and positions COL Deile has held, his volunteer work includes serving as past “President for Life” and Board Member At-Large for the Cape Coral Military Officers Association of America, Area Vice President of the Florida Council of Chapter MOAA, the Cape Coral Military Museum (now defunct), working on the Cape Coral Iwo Jima Statue Restoration Project, serving on the Lee County School Board “Pride and Patriotism” Program Committee (now defunct) and serving as a judge three times for the Miss Octoberfest

contest for the German-American Club of Cape Coral.

His post-military awards include winning the Telly Award and the Communicator Award for in 2009 for his creation of a film featuring a Missing Man Formation ceremony that was shown before each Cape Coral City Council Meetings. The Telly Awards honor excellence in video and television across all screens. The Communicator Award is an international award dedicated to recognizing excellence, effectiveness and innovation across all areas of communication.

COL Deile and his wife, Janet, have one son, William S. Deile and one grandchild, also named William S. Deile.

In his spare time, COL Deile enjoys painting and fine art modeling, reading and collecting military memorabilia.

Cape Coral Communicator Member Profiles

The Cape Coral MOOA newsletter each month publishes a profile on one of our members. We started with the officers, so you can learn about those leading our organization and will then feature other members. An online Microsoft Word form can be found on the CCMOAA Website at: www.capecoralmoaa.org. Members are encouraged to download the form, fill it out and return it to newsletter editor Larry

Atkinson at publisherlarry@gmail.com. For those who would rather just fill out the form by hand, copies of the questionnaire will be available at each monthly breakfast meeting. We also request that photos be provided, including a current photo, one in uniform while in the service and any other photos you think other members might enjoy seeing.

Watchdog warns of issues with military health care

Dec. 13, 2023

(This article by Geoff Ziezulewicz originally appeared on Military Times, the nation's largest independent newsroom dedicated to covering the military and veteran community.)

A new Defense Department watchdog report raises troubling red flags about the state of military health care for the 9.6 million uniformed and civilian employees, contractors, veterans and family members who depend on the system.

Beneficiaries around the globe are grappling with provider shortages, subpar network options and long wait times, the Pentagon inspector general said in the Nov. 29 report. The publication compiled trends that watchdogs in each military branch have uncovered in recent years.

Chief among the issues is the challenges troops and their families face when trying to access health care at military treatment facilities in the United States and overseas.

Service members consistently ranked medical care as a top cause of dissatisfaction during a series of focus groups conducted by the Office of the Naval Inspector General in 2023, according to the report. They protested their inability to access care in a timely manner for everything from routine primary care visits to mental health appointments.

Those issues were particularly acute “in locations that are either small, remote or [that] recently downsized from a hospital to a clinic,” the report said.

The Navy noted that sailors and their families struggled to find care near Joint Base Pearl Harbor-Hickam, Hawaii; Naval Air Station Lemoore, California; NAS Whidbey Island, Washington; and NAS Pensacola, Florida, often due to a shortage of military medical facilities and local in-network providers, the report said. “Small [military medical facilities] often only serve active duty service members and send all other beneficiaries, such as family members and retirees, to the TRICARE provider network,” the report said.

But while some must rely on TRICARE's network of doctors and specialists, the DOD IG report warned that “some TRICARE networks are not robust or adequate to meet this need and beneficiaries may have difficulty

obtaining network care.”

At Naval Health Clinic Pearl Harbor, Hawaii, specialty care is limited. Only active duty troops may enroll at the site. This means beneficiaries are shunted onto a civilian provider network with just one Level 1 trauma center, and that lacks available appointments for specialties like gastroenterology, psychiatry and urology within a DOD-prescribed 28-day window.

At California's Naval Hospital Lemoore and Naval Health Clinic Fallon, network referrals have jumped 34% in the past three years, but it takes 36 days on average to snag an appointment in the network, the report said.

The Department of the Air Force Inspector General also reported complaints about network access in smaller markets. Both the Air Force and Navy IGs pointed to a lack of medical providers willing to accept TRICARE — the global health insurance program for troops, retirees and their families — and a general lack of specialty providers.

Overseas, the Marines are facing health care issues in Okinawa, Japan, where patients struggled to see doctors for everything from obstetrics to physical therapy. At one point on June 7, the chief Air Force medical officer at the 18th Medical Group at Kadena Air Base, Japan, warned that Kadena's pregnant patients would need to deliver their babies at a Japanese hospital or be flown to a stateside military medical facility, due to staffing shortages that were expected to be resolved by the end of the year.

The Defense Health Agency responded in a June 8 memo that the Navy hospital in Okinawa could provide “full labor and delivery services for all beneficiaries in the [U.S. Indo-Pacific Command] area of responsibility.” The Air Force retracted its warning the next day.

The DOD inspector general has also begun receiving complaints about MHS Genesis, the Pentagon's new electronic health records system. Appointment wait times have stretched to several months since the system started rolling out in 2017, frustrating some beneficiaries to the point of paying out of pocket for off-base care.

Military officials, recruiters and lawmakers have also cited Genesis as a key contributor to the nation's ongoing recruiting crisis.

Staffing shortages have also plagued

each service. The Naval IG predicted that more than 36% of family medicine billets at stateside military treatment facilities would be vacant by summer 2023.

“The Navy does not have enough active duty family medicine physicians to meet current requirements due to unprecedented attrition and new operational requirements,” the DOD IG report stated. “The Naval IG also provided data from [the Navy's Bureau of Medicine and Surgery] showing that clinic staffing at many [military treatment facilities] has been reduced over the last five years.”

Military medical members told investigators earlier this year that general surgeons are unevenly distributed at different facilities, leading to a glut of surgeons at one location and a lack of them at another.

“The complainant stated that general surgeons at a large military medical facility with a surplus of surgeons have significantly less work than those at other facilities, and this misallocation led to understaffed [facilities] not being able to provide appropriate health care to their beneficiaries,” the IG report stated. For instance, one emergency department at an unidentified “large military medical center” was operating with 50% staff, the report said. Some officials have burnout as one reason behind a wave of resignations.

Meanwhile, the report argues that providing timely access to mental health services continues to be a challenge for the military medical system.

On the Army side, a 2020 assessment revealed that soldiers stationed in South Korea “identified limited access to health care as one of the factors that contributes to suicidal behavior,” according to the DOD IG. Service members noted that it took them six weeks to be seen by a medical provider.

The Defense Health Agency, the Pentagon entity tasked with managing military health care, did not respond to the watchdog's recommendations ahead of the report's publication. “Despite being provided an opportunity to respond to the report and an extension of the original due date, the director of the Defense Health Agency did not respond to the recommendations in the report,” the report said. “Therefore, the recommendations are unresolved.”



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