



SPECIAL LEGISLATIVE EDITION

Heartlander

South Central Florida Chapter

April 2024



South Central Florida Chapter of MOAA

P.O. Box 7841
Sebring, FL 33872



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Our Web Site: www.scfcmoaa.org
Florida Council of Chapters website: www.moaaf.org
Take Action. MOAA Legislative Action Link:
<https://moaa.quorum.us/>

3 April 2024. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

7 May 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Caddyshack, 3122 Golfview Rd, Sebring, FL

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 eight uniformed services, including the Army, Navy, Marines, Air Force, Space Force, Coast Guard, National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service. To join our chapter, click the join us button on our Chapter's home page at <https://moaaf.org/Chapters/SCFCMOAA/JoinUs.aspx>.

TAKE ACTION LINK:

Note that there is a take action link in the section at the top of this page. All you have to do is click on the blue link under the Take Action. MOAA Legislative Action Link and you will be taken to the MOAA take action page. It is very important that you take the time to do this. Each email letter sent to a congressman increases our chances for the desired legislation to be acted upon.

RESIDENT'S MESSAGE:

This is our annual special edition newsletter focusing on Legislative Affairs and Advocacy. MOAA's main focus — its main focus is legislative advocacy. That is why you should always send in the cards that come in the *Military Officer* magazine. You can also go to our own chapter's website (www.scfcmoaa.org) or even the link on the left side of the front page of the newsletter. Click on the link, and then send the letters that MOAA pre-prepares. These go to our two senators and our designated congressman in automatic fashion. The letters that MOAA prepares are a way to put into action what we are trying to accomplish in the legislative arena. Later in this newsletter, you will find a repeat of the 2024 goals and objectives that were established by MOAA. These are issues that should matter to all of us, whatever our status: retired, veteran, spouse, caregiver.

Remember that there is a **"TAKE ACTION"** link here on the front page. PLEASE click on it, fill in the data on the prepared letters, and send them to our two senators and our representative. This support of MOAA Legislative Action priorities is very important. The more emails and letters that our legislators receive, the higher the chance that they will be aware of and support these actions. These issues have an impact on a strong national defense and the military required to support it. We don't just concern ourselves with benefits for the "old-timers." Every year, a key focus is the pay for active-duty troops. This impacts recruiting and retention, which in turn impact the strength and overall "health" of our military. It's all connected.

You are encouraged to read this edition carefully. We have messages and information here from multiple sources. The legislative goals for the year are detailed for your reference and use. Remember, if you don't TAKE ACTION, the benefits you lose may be your own!! Think about the "do your 20 and you'll get free medical and dental for life" and what happened to it!!

We had our 5th annual Military Gala on March 2nd at the Island View Restaurant of Sun N' Lake. Students from Lake Placid High School Army JROTC provided the color guard. It was a resounding success. Our flags, donated by COL David Loy, representing each of the military branches, were displayed at the front of the room. The dinner was excellent. Music for dancing was provided by the Skylarks. The ladies committee did an excellent job of setting up the tables, door prizes, choice of hors d'oeuvres, overall planning for the event and more (THANK YOU ladies)! We had a good crowd in attendance. All who attended appeared to have had a good time. There are some pictures here in the newsletter.

(Cont.)

RESIDENT'S MESSAGE (Cont.)

I want to make a few comments about mine and my wife's recent trip to France and Belgium with Ron Sevigny and Judy Massam. It was great. I was concerned about driving over there, but it was actually easier than driving in Florida. The French drivers are more disciplined, stay to the right except to pass, and the roads were in great condition. They should be as the toll on some roads exceeded \$30. Also, each fill up of our car with gas was over \$100. Our first stop was Bruges, Belgium—a wonderful town. We then went to Dunkirk (where we visited the museum), Mount St Michel, St. Milan, Rouen, and finally ending up in Bordeaux. I will have an article on the Dunkirk Museum in next month's newsletter. I apologize for getting the newsletter out a little later than normal, but we just returned on the 28th and today, April 1st was the first day I could work on the newsletter.

It was suggested to add a section for social items to our newsletter. This would include items you would like to share with other members i.e., your trip to Las Vegas, or an experience on your cruise. This would be easy to do. If you have input for this section, please send me an email with your contribution. Additionally, should you have other information to include in the newsletter, also contact me via email

Did you Know? From: Glenn West, President, Veterans Council Highlands County

Your Veterans Council of Highlands County is creating a Guest Speakers Bureau. Many of the orators will be those who have spoken to MOAA.

Many of you have an appropriate story to tell these Veteran groups. If interested in becoming a speaker, send me a short resume and synopsis of your subject(s). I will publish that information to all of the county veteran organizations.

You choose whether you're available when they want you to come. Every subject does not have to be about a military experience. You might create a specific talk tailored to the group. Also, if you're like Doug Tate, and you want to do a comical act or bring your favorite dummy along. Or if you are a tax expert. Historical, informative, but not politically dividing please.

Send your info to glenn_west@sbcglobal.net

Did You Know 2? Get the MOAA Thursday Morning Blast

A large emphasis at the state leadership meeting was support of the legislative items on MOAA's agenda. It appears that only 22 of our chapter members have signed up for the Thursday morning blast from MOAA. You are encouraged to go on the www.moaa.org site and sign up for the newsletters that come once a week on Thursdays.

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:



RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website <https://soldierforlife.army.mil/Retirement/contact-us>.

In Central and West Florida: MacDill AFB
(813) 828-0163 army.rso@us.af.mil
For rest of Florida, see Ft Stewart, GA

Chapter Calendar

3 April 2024. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

7 May 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Caddyshack, 3122 Golfview Rd, Sebring, FL

5 June 2024. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

11 July 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Runway Cafe, Located in the Terminal Building at Sebring Airport.

7 August 2024. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

5 September 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Restaurant to be determined.

2 October 2024. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

7 November 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Restaurant to be determined.

4 December 2024. Annual Christmas Party. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

April Birthdays:

- 4 April: Bob Cullom
- 4 April: John Mende
- 7 April: Ed DeCastro
- 11 April: Wayne Carlton
- 22 April: Craig Smith
- 28 April: Bob Cochran

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, Doug Tait at 863-385-1763, and provide the same.

Did You Know 3? Support MOAACC Legislative Advocacy to Help protect your benefits and those who Served!

How: Sign letters to your Congressman/Senators in support of MOAA Goals and Objectives

1. Type: moaa.quorum.us in the long Address bar at the top of the page in your browser: Chrome, Duck Duck Go, Edge, etc

You will see a MOAA Logo in the top left and "Active Legislative Campaigns" in Large **RED LETTERS**. Scrolling down the page, you will see many separate letters. Each one is highlighted with a short Synopsis of what the issue is.

2. To start signing the letters, go to the far right of the first letter and click the blue box that has the word "Write" in it to take you that letter

Before you can complete the first letter, you will have to give personal information so the computer will recognize you on the following letters and find your correct Legislator based on your address and zip code.

3. Once the form is completed, at the bottom of the form, click in the Blue Box that says: "Submit"

Now the system will take you to the first letter to sign

4. Scroll down and click "Submit Selected Letters" or "Submit" for individual letters in the long blue bar

After you clicked "Submit Selected Letters", scroll down to the bottom of the new page, click on "back to home page" in a long red bar.

5. Scroll down to find the next letter to complete and again click on the blue box that says "Write"

Since the system remembers you, you do not have to fill out the personal information form again and the letters are quick to finish by clicking "Submit Selected Letter", then going back to Home page and continuing to the next letters in order. You can read and/or edit the letters if you like.

In some cases, they ask for personal experience. You can skip those if you have nothing to add. Some letters may not apply to you directly, but **ALL** are important for MOAA Advocacy, so please complete each one. In 5 minutes you will be finished! Congratulations!

Did You Know 4? Help With Taxes

Jim Burhans and John Harbaugh provided information on the Federal Income Tax preparation services offered at Faith Lutheran Church on Lakeview Drive in Sebring. You must make an appointment in person, at the church, between 0845 and 1400. Once you make the appointment, you will be given a tax form to complete along with a letter. The letter will have the time and date of your appointment and a detailed description of everything you need to bring to have your taxes figured. Note that they do not do businesses and/or rental properties.

If you want to sign up for a range of updates from MOAA National:

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!

Did You Know 5? Famous Female Veterans.

How This Veteran of 3 Wars Became the Navy's First Female Admiral

Military.com | By [Bethanne Kelly Patrick](#) Published August 31, 2017

After reading the promotion orders and pinning on the rank insignia, Adm. Elmo Zumwalt kissed the new admiral -- perhaps not standard operating procedure, but perhaps understandable in 1972. The new admiral, Alene B. Duerk, was the first woman ever to be promoted to that rank.

Duerk had been director of the [Navy Nurse Corps](#) from 1970. A native Ohioan, she was a veteran of World War II, the Korean War and the Vietnam War. In addition to her combat duty, Duerk had been the first Nurse Corps officer to be assigned as special assistant to the assistant secretary of defense for health and environment, from 1966-1967.

For decades, women had been allowed to join the Navy and the [Marine Corps](#), but in limited numbers and limited capacities. On Aug. 8, 1972, Zumwalt issued one of his famed "Z-grams," his messages to the entire Navy on policy. In Z-116, the CNO informed all hands that efforts would be made to "eliminate any disadvantage to women resulting from either legal or attitudinal restrictions." At a time when the Navy was moving to an all-volunteer force, Z-116 was meant to improve retention and to give women more opportunities.

Actions taken under this policy included women being admitted (in 1974) to the NROTC program, women serving alongside men for the first time (on the USS Sanctuary), and women being considered, for the first time, for promotions in all ratings. Duerk's promotion was a direct result of Zumwalt's "Z-gram."

When she retired from the Navy in 1975 (still as director of the Nurse Corps), Duerk became director of United Services Life Insurance Company in Florida, where she also served as director of the Visiting Nurses Association and Foundation for Central Florida



Be An Advocate!

MOAA's Legislative Action Center is your destination to:

- Learn about MOAA's legislative priorities.
- Communicate directly with your legislators.
- Join thousands of others in or outside the Uniformed Services Community — Anyone can sign up through this link!

SCAN THE QR CODE



OR GO TO THE LINK TO SIGN UP!

WWW.MOAA.ORG/TAKEACTION

Did You Know 6? Get To Know Your TRICARE Options in the U.S.

News | March 20, 2024 By TRICARE Communications
FALLS CHURCH, Va. –

Are you [new to TRICARE](#)? Have you or a family member recently had a [Qualifying Life Event](#) (QLE)? You might be wondering what your health, dental, and vision coverage options are. You might also be wondering what you and your family need to do to enroll.

You don't need to look hard to find this information. If you live in the United States, the [TRICARE Choices in the United States Handbook](#) is a great place to start.

"This handbook is a helpful resource for understanding your health coverage options," said Robert Agnello, deputy chief of Digital Communications at the Defense Health Agency. "You'll learn key information about how you get care with each plan, how to enroll, and costs."

The handbook focuses on the TRICARE [health plan options](#) available to these types of sponsors and their family members:

- Active duty service members
- Retirees
- Service members who have separated from active duty
- Active duty service members
- Retirees
- Service members who have separated from active duty

Check out the "Your TRICARE Options by Sponsor Status" section to see which plans you may be eligible for. As noted in this section, your location and age also determine your eligibility for certain plans.

Then you can read an overview of each plan. Be sure to make note of when you need to take action to enroll in a TRICARE plan.

New active duty service members and their family members are automatically enrolled in [TRICARE Prime](#) or [TRICARE Prime Remote](#), based on where they live. Their family members are automatically enrolled in TRICARE Prime or [TRICARE Select](#), based on where they live. If eligible, these family members may change their plan within 90 days of automatic enrollment. All others can only enroll in a plan or change plans after a QLE or during [TRICARE Open Season](#).

The handbook also summarizes pharmacy coverage and dental and vision coverage options. All TRICARE health plans include prescription drug coverage. However, dental and vision coverage are separate from your TRICARE health plan.

The [TRICARE Choices in the United States Handbook](#) is one of many helpful TRICARE resources. Want to learn more about TRICARE overseas, TRICARE For Life, or TRICARE for National Guard or Reserve members and their family?

Check out these TRICARE handbooks:

- [TRICARE Overseas Program Handbook](#)
- [TRICARE For Life Handbook](#)
- [TRICARE Choices for National Guard and Reserve Handbook](#)

Would you like the latest TRICARE news sent to you by email? Visit [TRICARE Subscriptions](#), and create your personalized profile to get benefit updates, news, and more.



Former, Active, Retired Military Officers, Warrant Officers & Surviving Spouses

JOIN A FLORIDA CHAPTER

- Advocacy from the National to the State and Local levels
- Philanthropy and Community Service
- Comradery with a Purpose

NEVER STOP SERVING

Find a chapter at www.MOAAFL.org/Membership.aspx

MOAA Chapters: Where the rubber meets the road!

As Military Officers, our shared experience of service forms a bond like no other. And while MOAA is based in Washington, D.C., the heart and soul of our organization lies in local communities served by local chapters. where members pledge to "Never Stop Serving".

MOAA chapters unite active duty, former, and retired officers and warrant officers from every branch of service, including the National Guard and Reserve, as well as their spouses. Membership in a chapter provides an opportunity to connect with fellow officers, networking, grassroots advocacy, community service, philanthropy, and much more.

Connect with other, like minded officers committed to keeping our military strong and ensuring promises made to veterans are kept. There are 39 MOAA Chapters in Florida. Join a Florida MOAA Chapter now by visiting our website at: www.MOAAFL.org/Membership.aspx

**Heard on the Hill—David Loy, Legislative Affairs Chair:
Advocacy in Action (AiA)**

As Bob noted in his remarks, this is a special edition of the Heartlander dedicated to and focusing on Legislative Affairs. We do this every April because the folks at MOAA National and representatives from chapters and councils from all over the country go to D.C. to conduct what is called **Advocacy in Action (AiA)**. This annual event is critical to preserving **YOUR** earned benefits, the earned benefits of those on active duty, as well as veterans and those who haven't even joined the military yet. We encourage each of you to not only send in the blue letters you found in your *Military Officer* magazine, but also to send in the electronically generated letters available to you on the MOAA National website. I signed up for the Thursday morning email blast from MOAA, and it allows me to jump right in the easy way. Of course you can take action

by clicking on the hot-links and buttons contained in this newsletter—and should do so. (<https://moaa.quorum.us/>) But if you are not signed up for the Thursday morning blast from MOAA National, you need to do so. It is very easy. See the instructions in the box Bob placed on page 2. You will get a menu of options, so click on those you are most interested in and 'stand by for news.'

FYI, our Florida Council of Chapters will have five two-person teams in D.C. for AiA this year, with the objective of visiting all twenty-eight of our Representatives, along with our two Senators. They will be pounding home a consistent message to all 535. Mike has participated in this event three times and can attest to how rewarding (and exhausting) it is. The three key issues are highlighted in other articles here from our Government Relations (Legislative Affairs) team at MOAA HQS, ably led by Col Dan Merry. Briefly, the three issues are: **The Major Richard Star Act**, the **BAH Restoration Act**, and **Protect TRICARE for Life**.

Also in this edition of the newsletter, take special notice of inputs from our CWO2 Pierre Louis, our Florida Council of Chapters (FCoC) lead for Legislative Affairs. And don't miss the excellent article by Lt Col Steve Murray, our FCoC State of Florida Legislative and Veteran Affairs lead. We are lucky to have both of these guys on our FCoC. Pierre is incredibly knowledgeable about all things legislative, and Steve is a senior member of the Florida Department of Veterans Affairs (FDVA), working directly for the Director of the FDVA.

Again, I encourage you to sign up for the Thursday morning email blast from MOAA National. I encourage you to send in those letters in the magazine, and I encourage you to TAKE ACTION and send in those MOAA-generated letters by clicking on the hot-links (<https://moaa.quorum.us/>) and buttons you find in the newsletter. Remember, you are asking your legislators to do right by veterans. And remember, these are EARNED benefits. All of us benefit by getting engaged. MOAA's "Main Battery" is legislative advocacy. Don't watch from the bleachers—get out on the field and into the game!

**The View From MOAA National—Col Dan Merry, USAF (Ret),
VP for Government Relations.**

Here is the latest on some of the key issues that MOAA is tracking to preserve your EARNED benefits. Also see the full details on the three issues for this year's Advocacy in Action (AiA) effort.

- TRICARE Pharmacy network update (2023 AiA Topic):

TRICARE Pharmacy Network Report

Senate report language connected to the NDAA directed the Government Accountability Office (GAO) to assess the impact of TRICARE retail [pharmacy network cuts](#) on beneficiaries. (Cont.)

**Heard on the Hill—David Loy, Legislative Affairs Chair:
Advocacy in Action (AiA) (Cont.)**

Specifically, an upcoming report will examine effects of the cuts on rural families, compound medication access, long-term care residents, and patients with chronic medical conditions.

MOAA has met with GAO staffers to provide beneficiary insights, including feedback shared by MOAA members via our [online reporting tool](#). Securing the GAO report was a [top priority](#) for MOAA and will propel the next phase of our advocacy efforts on this issue.

- See the link here for info on the Richard Star Act (update article) highlighting Rep. Bilirakis: [MOAA - MOAA, Military Coalition Lead Star Act Advocacy Day on Capitol Hill](#) (you can use, attribute to MOAA Staff)
- Legislative Action Center—what you need to know and what you need to do.

Grassroots communications to lawmakers make a difference. You can help today by visiting our Legislative Action Center at [MOAA.org/takeaction](#) and sending MOAA's advocacy messages to your elected officials.

If you have not signed up, you are not alone. Currently, only about 23,000 MOAA members are registered advocates through the Legislative Action Center — less than 7% of our more than 360,000 members. Our voice is strong, but it could — and should — be stronger with everyone's help, so please make registering a priority.

After a quick signup, the Legislative Action Center is a powerful tool enabling you to send pre-written letters to your members of Congress with just a couple button clicks.

Your grassroots efforts, especially during this critical time as the FY2025 National Defense Authorization Act (NDAA) takes shape, make a difference. Please continue to visit the site as we update frequently with new legislation and priorities. You can also track bill progress and learn about your legislators and find their contact information.

Imagine if we had at least half our membership supporting our advocacy efforts — just about every topic we champion would be top of mind for legislators across Congress. Please do your part to protect the pay, benefits, and quality of life of the military and veterans' communities. Thank you so much for supporting our cause.

**The View from the Florida Council of Chapters—CWO2
Pierre Louis, USMC (Ret), Legislative Affairs Chair**

Upon receiving the invitation to contribute to this legislative-focused edition, I was filled with eagerness to participate in discussions encompassing a diverse array of topics that had recently occupied my inbox of emails. At first, my focus was directed towards the imminent AiA Week, a conference scheduled to take place in Washington, DC, from April 15th to April 19th. At this event, members from all corners of the nation will be able to engage in dialogue with legislators while requesting their assistance in advancing the three legislative priorities listed below: 1. The Richard Star Act; 2. The Basic Allowance for Housing; and 3. The Safeguard TRICARE for Life Program.

[Housing Assistance, Caring for Life, and Star Act will anchor](#)

Furthermore, this serves as an opportunity to propose a strategy that I believe will attract a fresh perspective on how to increase the number of individuals registering to support legislative action centers' issues of concern.. In the February (Cont.)

**Heard on the Hill—David Loy, Legislative Affairs Chair:
Advocacy in Action (AiA) (Cont.)**

Communiqué, I emphasized the significance of membership growth and how it substantially facilitates our efforts to advocate for a broader populace. Presently, enrolled members comprise approximately 23,000, or less than 7%, of the total 360,000 active members. I am convinced that these figures can be significantly enhanced with a minor adjustment. It can be argued that the frequency of use of mobile devices surpasses that of desktop or laptop computers. It is my suggestion that Short Message Service (SMS), which is also known as text messaging, be implemented in an environment that utilizes and permissions. Food for thought is the manner in which the VA notifies recipients of forthcoming appointments through their communications platforms is analogous. By configuring the system in this manner, the advocate could press 1 to convey support or press 2 for further information. Upon selecting the 1 an automated letter would be generated and dispatched to the prospective legislator, utilizing the postal code information that was supplied when the member signed up. I bring this up because, in a legislative body that is date-driven, we must increase data as Ai becomes more operational. In the end, our advocacy for members on issues pertaining to the quality of life will continue to require numerical representation that is highly congruent with our efforts on the ground. A long-term vision is to receive a "Take Action" notification on one's smartphone and/or Apple Watch, followed by the legislator receiving a letter in their inbox within 5 seconds. It can be done.

The View From Tallahassee—Lt Col Steve Murray, USAF (Ret) FCOC FDVA
Governor Ron DeSantis Highlights Florida's Commitment to Being the Most Veteran and Military Friendly State in the Nation

NOVEMBER 10, 2023

TALLAHASSEE, Fla. — Today, Governor Ron DeSantis [highlights Florida's commitment to serving Florida's 1.5 million veterans](#) through state programs and initiatives that provide resources and opportunities for veterans and their families. Governor DeSantis set a goal for Florida to be the most military and veteran friendly state in the nation and Florida continues to set the standard for the rest of the nation in supporting those who have sacrificed to preserve our freedom.

"We thank our veterans for their countless sacrifices in order to serve their country and preserve our freedom," **Governor Ron DeSantis**. "We will continue to deliver on our promise to be the most military and veteran-friendly state in the nation by investing in support and resources that translates to success for them and their families."

In addition to services offered by Florida state agencies year-round, Florida Commerce and Career Source have partnered to host [Paychecks for Patriots](#) career fair events across the state during November, connecting veterans and military families with hundreds of employers across the state. In October, Florida Commerce and Career Source also hosted the Third Annual Veterans Workforce Summit, where more than 230 attendees received training for the [Jobs for Veterans State Grant Program](#).

(Cont.)

**Heard on the Hill—David Loy, Legislative Affairs Chair:
Advocacy in Action (AiA) (Cont.)**

Florida Department of Veterans' Affairs (FDVA)

The Florida Department of Veterans' Affairs operates as the premier point of entry for Florida's 1.5 million veterans. FDVA operates a network of nine State veterans' Homes and provides statewide outreach to connect veterans with their earned services, benefits and support. The agency's Veterans' Claims Examiners play a major role in the direct infusion of more than \$20.7 billion annually for veterans into Florida's economy through federal compensation, education and pension benefits, U.S. Department of Veterans Affairs' medical services and military retired pay.

"Florida is the State of choice for our Nation's veterans and their families, thanks to the powerful advocacy and heartfelt support of Governor Ron DeSantis and First Lady Casey DeSantis," **said retired Marine Corps Major General James S. "Hammer" Hartsell, Executive Director of the Florida Department of Veterans' Affairs**. "As a Navy veteran, Governor DeSantis leads our effort to ensure Florida is a national leader in honoring and supporting our veterans. Florida offers unique benefits such as no-cost benefits and disability claims counseling, in-state tuition rates for those using the Post-9/11 GI Bill, a range of property tax exemptions, expanded veterans' preference for employment, and extensive licensure and fee waivers for many activities and occupations. Working together toward a positive future for Florida veterans and their families, Florida continues to be the most veteran friendly and sought after state in the Nation."

Veterans Florida

Veterans Florida is a non-profit created by the State of Florida to promote Florida's status as the nation's most veteran-ready state and help military veterans and their families transition to civilian life with career and entrepreneurship opportunities through Florida's Veterans Employment and Training Services (VETS) Program. Their mission can be summed up in the theme – Your Pursuit. Our Power. – because they recognize military veterans are incredibly focused and will succeed in achieving their personal and professional goals when they take advantage of powerful tools and resources.

"Florida remains the most veteran-ready state to work and live thanks to the support and backing of Gov. DeSantis," **said Veterans Florida Executive Director Joe Marino**. "Using the SkillBridge program, Veterans Florida aligns the unique experience and skills of veterans from around the world with the needs of Florida employers; attracting nearly 200 veterans from other states who now call Florida home. For veterans pursuing self-employment, we offer training and support for those starting or growing their own business through local partners. In total, we have placed or trained nearly 2,000 veterans who now call Florida home in just the past four years. The steadfast support from Gov. DeSantis and agencies including FloridaCommerce help to make our one-on-one support a successful tool in keeping our state growing and thriving."

For much more, see: [Florida Department of Veterans' Affairs | Connecting veterans to federal and state benefits they have earned. \(floridavets.org\)](#)

THE ROLE OF AIRCRAFT IN WWI (Part 3)

By Bill Muckler, Captain USMC

The first bomber planes began as reconnaissance aircraft that were loaded with more and more weaponry because they had to fight their way back from behind enemy lines.

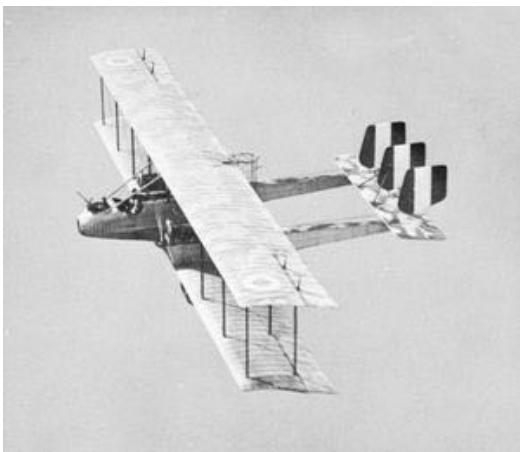
The first type class of bombers carried heavy disposable loads over long distances to be effective. Eventually, specific missions required [bombers](#) but this evolution was slower to develop. The first bombing raids to achieve significant success flew into enemy countries. Airmen of the Royal Naval Air Service, RNAS, flew from Belgium bases on October 8 and November 21, 1914. Their mission was to destroy the Zeppelin works at [Friedrichshafen](#) in Germany.

Their spectacular success was due more to the highly flammable nature of the zeppelins than to the destructive power of dropping 20-pound bombs. These raids prompted the Admiralty to commission the development of the first specialized heavy night [bomber](#), the Handley Page H.P. O/100, which flew for the first time in December 1915.

At the same time, other air forces began building and placing into service strategic day bombers. Among the first were French [Voisins](#). The type L was used in early 1915 to carry about 60 kg (130 pounds) of small bombs that simply lay in the bottom of the cockpit until the time came for the observer to drop them [overboard](#). Later models had more powerful engines and were equipped alternatively as [attack aircraft](#), carrying up to 300 kg (660 pounds) of bombs or having a 37-mm (1.5-inch) gun mounted in the nose. None flew faster than 135 km (85 miles) per hour, so the Voisins operated mainly under cover of darkness in the last year of the war.

Italy was quick to appreciate the value of bombing attacks on enemy targets. Its big three-engine, twin-tailboom [Capronis](#) were among the finest bombers of World War I. The Russian Ilya Muromets bombers of the tsar's Squadron of Flying Ships were even larger. They were designed by [Igor Sikorsky](#), who is now remembered as the pioneer of [helicopters](#). The Muromet biplanes had a wingspan of 100 feet. They were the next generation of the "Russky Vityaz" of May 1913 which was the world's first successful four-engine airplane.

The best-known German strategic bombers of World War I were twin-engine [Gotha](#) "pusher" biplanes, which made daylight raids on London during the summer of 1917 before reverting to night operations. (Next month: the zeppelins.)



Italian Caproni bomber of World War I.

Surviving Spouse Corner—Linda Tuthill, Surviving Spouse and Personal Affairs Chair —This article from Military.Com is good example of why we need to support MOAA's AiA Program.

The Mental Burden of Using Military Benefits

Military.com | By Jennifer Barnhill Published March 26, 2024 at 11:40am ET

Jennifer Barnhill is a columnist for Military.com writing about military families.

When I first moved to my husband's current duty station, a woman on the other end of the line at Tricare West's call center said that the local military treatment facility (MTF) was full and no longer taking new patients. I was given the name and phone number of a local physician and sent on my way.

After weeks of leaving messages with no reply, I finally got ahold of someone at the doctor's office.

"I'm sorry, I know that our website says we are accepting patients, but that is old information," the receptionist said.

I called [Tricare](#) and was assigned a new doctor, only to be rejected again as the office wasn't taking new Tricare patients. It happened a total of three times.

When I finally called Tricare West back after the third doctor rejected me, so much time had passed that a spot had opened up at the MTF. When I voiced my frustration at this runaround, I was told I needed to call yet another number to help update Tricare's provider list. This was the mental load I was handed because my husband had orders from the [Navy](#) to move to a new duty station.

I was lucky. My three kids were assigned to doctors right away, and no one in my family is medically complex. For those who have to line up specialty or mental health care, the back and forth can become a full-time job. But is the mental load of using [military benefits](#) to be expected or an indicator of a broken system?

"My son was enrolled in the CDC [military base child care], but due to his behavior issues and sensory issues, he was getting kicked out almost daily," said active-duty airman Master Sergeant Rachel Kegley. When she shared her concerns with her pediatrician, she was told that her son would grow out of it. When she took him to his kindergarten physical three years later, the provider put in a referral for a neuro-psych evaluation to hopefully provide the family with answers.

"We called all over town; no one had any openings," said Kegley. When she finally obtained an autism diagnosis for her son, Kegley turned to the Exceptional Family Member Program (EFMP) for resources and support. But after an initial phone call, she says she never heard from the care coordinator again. So, she kept making calls. "Most of them are not taking patients or they no longer take Tricare. Same thing with pharmacies. You call around trying to find a medication for your kids, and either they don't have the medication or they don't take Tricare. ... It is very challenging." "

The concept of the "mental load" or invisible work has gone viral in recent years, largely focusing on the small but nagging tasks that often go unacknowledged at home and at work and are disproportionately heaped on women -- making doctor's appointments, checking the kids' backpacks to ensure there isn't a crumpled permission slip hiding under a rotten banana, etc.

(Cont.)

The Mental Burden of Using Military Benefits (Cont.)

It means living with a never-ending to-do list. They are the little tasks that keep a family running, but can wear on the person who carries the bulk of the "load." When the already complex process of accessing benefits is combined with military bureaucracy, the mental burden can loom large.

"There's so many loopholes to jump through, and we spend so much time applying for these things," said Amanda Larimore, an [Air Force spouse](#) and parent of a child diagnosed with autism spectrum disorder.

Despite being eligible for supportive services, Larimore reports experiencing difficulty accessing services like respite care, a program that allows families to receive up to 20 hours a month of specialized care for physical and neurological disabilities. However, accessing this benefit can be difficult. Larimore reports that leadership has been working on strengthening the network, but until then, the only available providers are in a different state, hours away.

Larimore was told there is a shortage of providers, but found that there actually were providers, just none who participated in the respite care program.

Exceptional Family Member Program families, like the Larimores, may experience a more obvious mental load. They have to fill out more paperwork -- military and civilian -- and often are under the care of more than one doctor, requiring referrals and more chances to be on wait-lists. Families hope that they will be assigned to a base in an area that can provide for their needs, but this is not always the case.

"Families said that they've been to some locations that were EFMP-approved, but because there's so many EFMP families there, there's no service because the services are all taken up already," said Dr. Jennifer Kremkow, an associate professor at Elmhurst University. Kremkow has published numerous studies examining the experiences of military families whose children have autism.

"Something that a lot of the parents discussed was just the challenge of managing all of it, especially if their service member was otherwise occupied, if they were separated, or they were at a training," she said.

According to the [Tricare for Kids Coalition \(TFK\)](#), an [organization that advocates for health care access for military kids](#), the Air Force has been sending many EFMP families to Colorado Springs, Colorado, as a [designated EFMP location](#). However, in October 2023, the Defense Health Agency cut Tricare reimbursements by 40% for some outpatient services. The Children's Hospital Colorado in Colorado Springs subsequently filed a [lawsuit](#) against the Department of Defense because of this change. Although EFMP families in the area have not yet reported a disruption, according to TFK founder Kara Tollett Oakley, the coalition is concerned about disruptions in access to care when high demand and low reimbursement make it challenging for providers to serve military families.

But it is not just EFMP families who experience the mental load.

"The military subsidy has been nothing but a challenge and a headache," said Jennifer O'Donnell, owner and operator of [Uptown Children's Academy](#) who is also married to a retired Marine.

(Cont.)

The Mental Burden of Using Military Benefits (Cont.)

[Child Care in Your Home](#) programs provide fee assistance to military families who cannot access military-operated child care, but are managed separately. "I've had some parents give up because after six, seven months of sending the same stuff in over and over and over again, they just get to a point where they're done."

Aria Spears, an [Army](#) spouse who was struggling to find child care so she could retain her job, knows that battle firsthand. "We were working to find infant [child care] for nine months and just couldn't find anything, but finally today ... after I don't even know how many calls, how many times we called the same place over and over and over the past few months, somebody called me with this spot," Spears said. "But I quit my job two weeks ago because I thought that it was just impossible to find child care."

Finding affordable health and child care is a struggle for all Americans. However, [studies](#) show that military families report having a harder time because of how frequently they need to reestablish care. "We are now finding that, because these things exist out in the civilian sector, like shortages and specialists and wait times and frustration with how the system operates, that is being used to excuse the many barriers that are in place for military families," said Tollett Oakley.

"The issue is an erosion of the benefit that's happening behind the scenes," said Karen Ruedisueli, director of health affairs and government relations for the Military Officers Association of America. "If you're looking to manage health care costs within Tricare, you can reduce networks, you can reduce coverage policy, you can increase fees to people. Fee increases are very obvious to everybody."

If child care providers like O'Donnell or organizations like Children's Hospital Colorado feel as though the juice isn't worth the squeeze, they may choose not to sign up to be providers for military families. Because there are no cuts, there is no outcry to protect the benefit.

Families feel the mental load produced by the lack of providers and are reminded to "embrace the suck."

When the delays, waits and hold times are expected and untracked, they can easily be dismissed as anecdotes. But if this "mental load" were tracked, it could prove a useful indicator of the health and true accessibility of military benefits.

-- In addition to her reporting, Jennifer Barnhill is also the host of [Military Dinner Table Conversations](#), a monthly reverse town hall with military families. She is a 2023 Bush Institute [StandTo Veteran Leadership Program Scholar](#), the editor-in-chief of the [National Military Spouse Network's Career Connections Magazine](#), and the military spouse liaison on [The League of Wives Memorial Project](#).



Pay Full Housing Costs for Servicemembers

Congress: We need your help

Our nation expects 100% from service- members. Ensure they get 100% of their housing allowance by supporting the BAH Restoration Act.

- Cosponsor H.R. 2537
- Cosponsor S. 1823

MOAA Contact Cory Titus (Director, Servicemember Compensation and Veteran Benefits

CoryT@moaa.org 703.838.8123)

ADDED FINANCIAL STRAIN TO SERVICEMEMBERS

A married E-5 with dependents may see a \$373-a-month cut in take-home pay due to out-of-pocket costs from BAH cost-sharing, compounded by base pay increase decrements and retirement contributions. MOAA seeks to restore the Basic Allowance for Housing (BAH) to 100%.

BACKGROUND

In 2019, DoD reduced the BAH as a cost-saving measure. The reduction in BAH hit military families hard as housing costs and utilities increased and on-post housing quality declined. There should be no short- cuts when it comes to the all-volunteer force, the backbone of our nation’s defense, which stands at a critical juncture. Servicemembers and their families face financial struggles at the same time the services face recruiting challenges. It’s time for DoD to double down on investing in people, to honor the commitment of those currently in uniform and to ensure the sustainability of the all-volunteer force. It’s time to fully fund BAH.

MILITARY PAY FUNDAMENTALS

Servicemembers have a job like few others, and they require a unique compensation package to match the rigors and requirements. They receive three distinct pays: BAH, Basic Allowance for Subsistence (BAS), and basic pay.

BAH is paid to cover housing costs at their duty station, along with utilities — BAH has a “with-dependents” rate that covers a larger residence when applicable. BAS is a monthly stipend to cover food costs for the servicemember (not dependents). Finally, base pay is ultimately the salary they get to take home each month.

While all servicemembers receive basic pay, BAH and BAS are generally not paid to the servicemember if the government is covering the costs when deployed or while training. BAH and BAS are non-taxable, which creates a tax advantage unique to servicemembers. These three pays, plus the tax advantage, constitute the Regular Military Compensation (RMC) package.

AN INCREASE IS NOT A RAISE

To ensure servicemembers’ compensation is not eroded by rising costs, each of these pays is annually adjusted according to distinct government metrics meant to follow the changes in wages, food costs, and housing. The adjustments do not represent a net raise.

THE COMPENSATION ROLLER COASTER

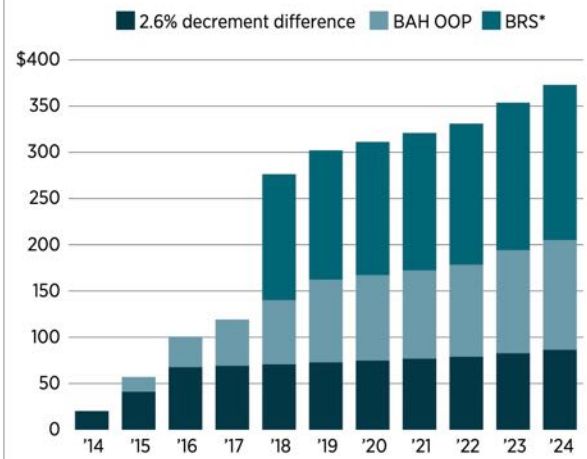
From 2005 to 2015, during the height of the war on terror, DoD provided servicemembers with a housing allowance intended to cover 100% of local housing and utility costs. Led by Defense Secretary William S. Cohen, this was part of an effort in the early 2000s to “improve servicemembers’ quality of life” and “make military housing privatization more attractive.” In a move authorized but not required by Congress, DoD implemented a 5% BAH cost share from 2015 to 2019 to “balance the growth in compensation costs.” Now DoD is once again issuing memos about how to strengthen support to servicemembers and their families and facing criticism over failures of the Military Housing Privatization Initiative. It’s time to acknowledge the immediate benefits restoring BAH would have on financial security for troops and their families.

Over the past decade, a greater financial burden has shifted to servicemembers and their families:

- Pay increases from 2014-2016 fell short of inflation, leading to a 2.6% pay increase decrement.
- In 2015, DoD started reducing BAH by 1% each year until 2019.
- In 2018, the Blended Retirement System (BRS) essentially required new servicemembers (those not eligible for the legacy retirement plan) to contribute 5% of their paychecks to the Thrift Savings Plan to maximize matching contributions from DoD.

ADDED FINANCIAL STRAIN TO SERVICEMEMBERS

A married E-5 with dependents may see a \$373-a-month cut in take-home pay due to out-of-pocket costs from BAH cost-sharing, compounded by base pay increase decrements and retirement contributions.



(Cont.)

2024 Team Packet

Pay Full Housing Costs for Servicemembers (Cont.)

PUTTING THIS IN REAL DOLLARS

Due to these factors, servicemembers are compensated less than they were a decade ago (adjusted for inflation). The chart on the facing page shows the compound effect of reduced BAH, base pay increase decrements, and the effect of BRS contributions.

For a married E-5 with dependents, the aggregated effect of these changes in 2024 is a \$373 per month decrease in take-home pay.

Note: While MOAA is supportive of the BRS matching program, we recognize the added short-term strain this places on servicemembers seeking to receive a retirement equivalent to their predecessors.

REAL-WORLD EXAMPLE

The average married E-5 with four years of service will receive 40% of their compensation through their BAH and BAS. Using government estimates for total monthly expenses, an E-5 (in a military housing area representing the national average) is \$471 short on what they need to make ends meet each month. They would not have this shortfall if not for the compensation changes from 2014-2019.

According to DoD data, the average E-5 will pay \$118 a month out of pocket toward housing costs to cover the 5% of the bill not footed by the Pentagon.

Note: Methodology for these figures is available at [MOAA.org/BAHBudget](https://moaa.org/BAHBudget).

Addressing this shortfall is critical to caring for our servicemembers. Eliminating the out-of-pocket costs and restoring BAH to 100% is one of the fastest ways to address quality of life challenges.

FINANCIAL STRAIN ON THE FORCE

Lengthy commutes and financial stress are just a couple of outcomes of an insufficient housing allowance that directly affect servicemembers and their families. Like the rest of the country, communities near military installations experienced housing challenges due to the pandemic. The rental market is beginning to level, but it's far from recovered. Housing shortages in off-base communities dependents mean military families "compete" for rental proper and actively consider leaving the military.

LESSONS UNLEARNED

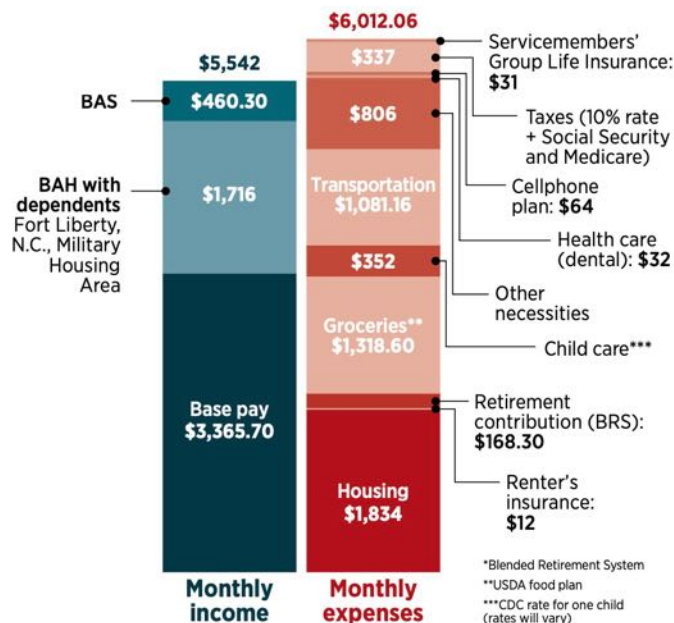
From improvements in Temporary Lodging Expenses and Dislocation Allowance to years of last-minute BAH increases and the Basic Needs Allowance to address food insecurity, it is apparent DoD recognizes the financial strains on servicemembers and their families. However, all these efforts are substandard solutions to a self-inflicted problem. DoD reduced BAH and has spent the years since working to address second- and third-order effects of decisions that placed increased financial burden on the backs of their own servicemembers.

REAL-WORLD EXAMPLE

A married E-5 with 2 children at Fort Liberty, N.C., budgeting like the average American, is \$470 short of meeting monthly expenses while paying \$118 a month out of pocket for housing costs not compensated by DoD.

REAL-WORLD EXAMPLE

A married E-5 with 2 children at Fort Liberty, N.C., budgeting like the average American, is \$470 short of meeting monthly expenses while paying \$118 a month out of pocket for housing costs not compensated by DoD.



SOURCES AND METHODOLOGY: DOD PAY TABLES; ALL INFORMATION BEHIND 'REAL-WORLD EXAMPLE' FIGURES IS AVAILABLE AT [MOAA.ORG/BAHBUDGET](https://moaa.org/BAHBudget)

GRAPHIC BY JOHN HARMAN/MOAA



Support Combat-Injured Veterans by Passing the Major Richard Star Act

Background: Combat-injured veterans forced into early retirement by their injury are not receiving their vested longevity pay. Reducing retirement pay because of a disability is an injustice. The Major Richard Star Act (H.R. 1282/S. 344) will correct this injustice.

UNDERSTANDING THE STAR ACT

The Major Richard Star Act will allow combat-injured veterans to receive their earned retirement pay and their disability compensation without offset.

Reducing DoD retirement pay due to a combat injury, for the group of veterans that should be most protected, breaks faith with those who serve and will serve in the future. DoD data shows 65% of youth will not serve due to concerns of injury. Fixing concerns from parents and influencers is important in addressing a key recruiting challenge.

The Major Richard Star Act has overwhelming support in Congress and would end an unjust offset. This bipartisan legislation will support 52,304 combat injured veterans who receive combat-related special compensation (CRSC) and are not eligible to receive retired pay and VA disability pay without offset.

DoD is responsible for retired pay, and VA is responsible for disability compensation. These are two different payments for two different purposes.

These individuals, often seriously disabled, are subject to an offset where their retirement pay is reduced for every dollar of VA disability received. In some cases, their retirement pay is eliminated. DoD is responsible for retired pay covering vested years of service (in the past), while the VA is responsible for disability compensation covering a lifelong injury (in the future).

Congress partially fixed this injustice in the FY 2004 NDAA. What wasn't corrected includes those who were injured in combat and forced to retire before completing 20 years of service, resulting in an offset where their retirement pay is reduced for every dollar of disability provided by the VA.

MAJ. RICHARD STAR, USAR (RET)

Maj. Star was an Army combat engineer who led route clearance and route construction missions in Afghanistan and Iraq. He was an energetic advocate for fellow combat-injured veterans. He died in 2021.

COST CONCERNS

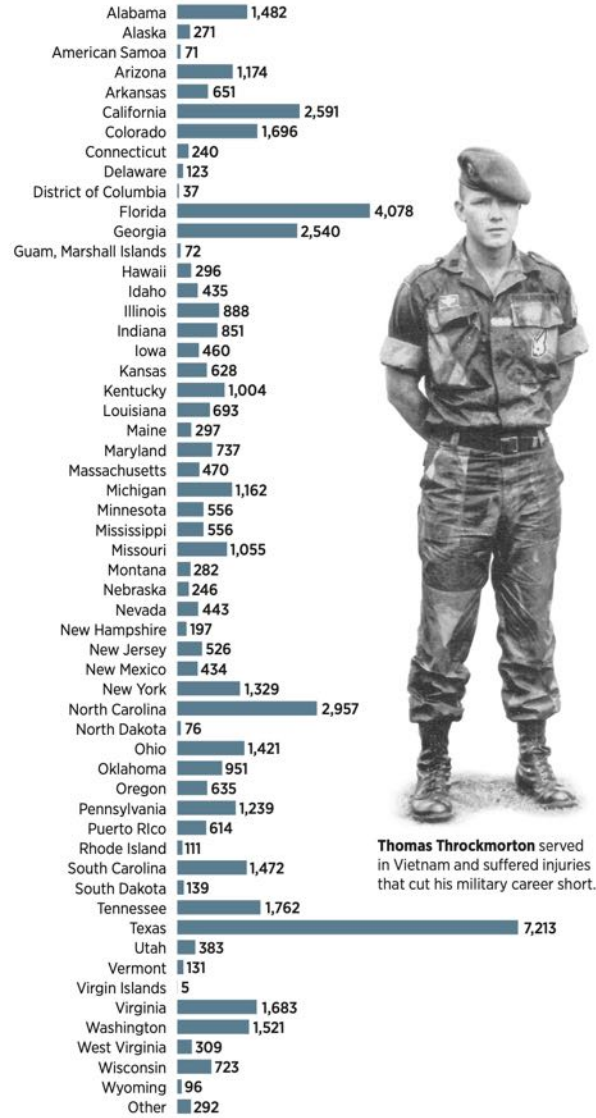
Some lawmakers and staffers point to the projected cost of the Major Richard Star Act (\$9 billion over 10 years) as a reason it has not moved forward. MSOs/ VSOs reject this approach for two reasons:

•The wrong message to servicemembers: Cost should not be a factor when addressing a long-term injustice faced by those injured in service. It's especially damaging during recruiting challenges.

•The wrong math: The Congressional Budget Office estimate fails to include a five-year phase-in, which will significantly reduce the full cost of the legislation. It assumes all 52,304 combat-injured veterans who'd be eligible to switch from CRSC to Concurrent Retirement and Disability Pay (CRDP) would do so. It's not a guarantee — about half of the veterans could benefit; the rest may choose to retain tax-free CRSC at no additional cost to the government.

The Star Act will authorize these combat injured for the existing DFAS annual CRSC/CRDP open season; each veteran can choose which option best fits their financial needs. The Star Act is not retroactive, does not include back pay, and is actually sound.

COMBAT-INJURED RETIREES BY STATE



Thomas Throckmorton served in Vietnam and suffered injuries that cut his military career short.

SOURCE: DOD STATISTICAL REPORT ON THE MRS - SEPT. 30, 2022

GRAPHIC: JOHN HARMAN/STAFF

(Cont.)

Support Combat-Injured Veterans by Passing the Major Richard Star Act (Cont.)

Combat-Injured Retirees Span Generations of War

MOAA'S POSITION

Our combat-injured veterans earned their vested retirement pay for dedicated years of service and earned their disability compensation through extraordinary personal sacrifice. MOAA remains committed to working with Congress to find solutions to enable these retirees to receive the compensation they earned through their service and sacrifice. Thomas Throckmorton, a young and career-focused Army officer, did not want to miss combat in Vietnam. It was 1964, and he believed the war would soon be over. He sought an overseas assignment and served alongside paratroopers in the 5th Vietnamese Airborne Battalion. On this first trip to Vietnam, he survived a bullet to the stomach.

He healed, continued his career, and deployed again to Vietnam in 1969. This time, small arms fire pierced a helicopter he was riding in. The helo crashed in a paddy field and he was thrown out the open door. His pelvis broke in 24 places, his hip was destroyed, and his prior bullet wound added complications.

"Well, that's the end of your Army career," a doctor quipped as Throckmorton arrived for surgery. Though Throckmorton was able to serve a few more years, the injuries led to a premature end to his career.

"I never forgot that. Of course, I was in it for the duration," said Throckmorton, a medically retired officer and Chapter 61 retiree whose retirement pay is offset due to his VA disability pay. After 13 years in, his career aspirations were cut short. His retirement pay has been shortchanged for decades.

Because Throckmorton's injuries occurred in combat, he would be among those retirees to benefit from the Major Richard Star Act. The beneficiaries of this law would span generations.

"I'm ... at the end of my life, so it's not going to help me that much. But it will be nice for people to get it," said Throckmorton.

While Congress attempted a partial solution for combat vets with the Combat-Related Special Compensation program, it doesn't come close to fulfilling the offset, Throckmorton stressed.

"The thing that I never could quite understand is why, if they enacted Combat-Related Special Compensation, to replace the concurrent receipt ... why not make it fairly similar?"

— *By Tony Lombardo, MOAA staff*

Congress: Support H.R. 1282/S. 344, *The Major Richard Star Act*, to ensure combat-injured veterans receive the vested retirement pay they earned and are no longer punished financially due to their injuries or illnesses. Authorize the Star Act in the National Defense Authorization Act.



Congress: We need your help: Protect the TRICARE For Life benefit to fulfill our nation's military health care commitment to career service- members and retirees.

Protect TRICARE For Life for Medicare-Eligible Military Families

TRICARE For Life (TFL) is part of the military health care benefit and provides Medicare wraparound coverage. Not only is TFL vital to seniors using it today, it has also been a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war. Current and future seniors are counting on TFL to be there for them during their advancing years.

Maintaining the military health care benefit is a national obligation to those who earned it through decades in uniform, and it is critical to ensuring military retirees — key influencers in the recruiting process — are not discouraged from recommending service to current and future generations.

WHAT IS TFL?

TFL is Medicare-wraparound coverage for TRI- CARE-eligible beneficiaries who have Medicare Parts A and B. Enrollment is not required for TFL — coverage is automatic and starts the first day Medicare Parts A and B are in effect.

There is no enrollment fee for TFL, but beneficiaries must pay Medicare Part B premiums. Military retirees face a significant monthly cost increase when transitioning to TFL — monthly fees jump from

\$30-\$60 per month for TRICARE Prime or Select family coverage to at least \$174.70 per month for individual Medicare Part B enrollment. Some people pay more based on income.

TFL beneficiaries can visit any authorized provider — Medicare pays its portion and TFL then pays the provider for TRICARE-covered services. Generally, there are no out-of-pocket costs for services that both Medicare and TRICARE cover, but TFL beneficiaries do have copays for prescription medications obtained via mail order or at retail pharmacies.

THE NEED FOR TFL

Congress created TFL in 2001 to address the loss of free medical care when more than half of military medical facilities closed due to downsizing, leaving many military retirees age 65+ with no military health care benefit despite decades of service.

Congressional intent with the creation of TFL was clear. In the FY 2001 NDAA conference report, the conferees instructed: "While extending TRICARE/ CHAMPUS eligibility to Medicare eligible beneficia- ries, the conferees direct the Secretary of Defense to refrain from using deductibles and copayments, in recognition of their participation in Medicare

TFL Fees: A credible threat

In its report, Options for Reducing the Deficit 2023-2032, the Congressional Budget Office included two concepts to generate mandatory spending savings through unprecedented TFL fees:

- An annual enrollment fee would require Medicare-eligible beneficiaries who choose to enroll in TFL to pay \$575 for individual coverage or \$1,150 for family coverage per year.*
- A cost-sharing concept would introduce an \$850 deductible. TFL would not cover any of the first \$850 of a beneficiary's Medicare cost sharing. After the deductible was satisfied, TFL would cover only 50% of the next \$7,650 in Medicare cost sharing. This means TFL beneficiaries could face up to \$4,675 in cost sharing per year.*

DoD included TFL fee proposals in five consecutive administration budget requests from FY 2013 to FY 2017. We appreciate Congress repeatedly denying these requests and maintaining TFL for current and future military retirees.

Part B as a condition of participation." Congress has maintained this stance, repeatedly denying five consecutive DoD budget request proposals for TFL enrollment fees from FY 2013-2017, thus solidifying expectations for TFL among career servicemembers and retirees.

THREATS TO TFL

MOAA takes a balanced approach to TRICARE fee increases. We understand health care costs are rising and don't oppose indexing existing TRICARE fees by annual military retired pay cost-of-living adjustments. MOAA advocates against changing the terms of the health care benefit after it has been earned, including the creation of unprecedented TRICARE fees and disproportionate fee increases that diminish the overall retirement package via health care costs that outpace military retired pay.

The Congressional Budget Office (CBO) has outlined two concepts for a new TFL enrollment fee and beneficiary cost sharing (see box on page 1). These concepts are not legislative proposals, but CBO's messaging poses a threat to TFL. Not only were TFL fee increases part of CBO's biennial report on deficit reduction measures, but they were also featured prominently in written testimony CBO submitted for a July 2023 hearing on potential budgetary efficiencies within DoD personnel programs.

(Cont.)

Protect TRICARE For Life for Medicare-Eligible Military Families (Cont.)

Past DoD budget requests have included a variety of proposals for TFL enrollment fees to reduce spending by shifting health care costs to beneficiaries. We appreciate past actions by Congress to block these unacceptable proposals to cut the benefit after it has been earned. With the Military Health System budget under pressure, MOAA fears DoD will resurrect TFL proposals that would slash the military retiree health care benefit and reduce protections for current and future retirees. Service-members, retirees, their families and survivors are counting on Congress to block any future attempts to cut TFL.

The small percentage of citizens who handle 100% of our national defense have earned a high-quality, low out-of-pocket-cost health care benefit. Maintaining TRICARE and demonstrating our nation will fulfill obligations to military retirees is not only a moral imperative but critical to sustaining the all-volunteer force.

The Overutilization Myth

Proponents for TFL cost sharing have contended that no/low out-of-pocket costs lead TFL beneficiaries to overutilize medical services. The Congressional Budget Office alludes to this point in their TFL cost-sharing concept when they note higher out-of-pocket costs would lead beneficiaries to use fewer medical services.

But data from TRICARE's annual report to Congress shows military senior families actually have lower utilization than civilian senior families. In 2022, TFL senior families used 12% less in medical services than their civilian counterparts despite relatively low cost sharing.

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COINSURANCE AND HEALTH CARE UTILIZATION FOR SENIOR FAMILIES VS. CIVILIAN COUNTERPARTS



Pictures from the GALA



Pictures from the GALA



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!!

<https://moaa.quorum.us/>

MOAA's Top Legislative Priorities for 2024

MOAA's Legislative Priorities for the New Congress

Legislative Advocacy is one of our primary missions. This year, MOAA is keeping up the momentum for existing priorities such as the Major Richard Star Act, which would help tens of thousands of combat-injured veterans and had the support of two-thirds of Congress at the end of last session. Here are the 2023 MOAA priorities to address the challenges facing our uniformed service community. MOAA also remains active on other issues not listed here and priorities will be shaped throughout the year depending on successes or emerging issues that warrant an all-hands approach. Additionally, we share interests with The Military Coalition, other veteran and stakeholder groups and leverage those relationships to expand our reach on Capitol Hill.

[Go here on the MOAA website for more information](#) and click on the links below to learn more about the issues:

- [Compensation and Service-Earned Benefits](#)
- [Military Housing](#)
- [Health Care for Currently Serving and Retirees](#)
- [Health Care and Benefits for Veterans](#)
- [Service Families](#)
- [Survivors](#)
- [Guard and Reserve](#)

Have you signed up to TAKE ACTION on the MOAA Legislative Action Page? If not, go to <https://moaa.quorum.us/> and sign up today!

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. This newsletter can be accessed electronically on our website: www.scfcmoaa.org, is emailed electronically to members, and can be sent hard copy to members not on the Internet.



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www.arlingtoncemetery.org
Armed Forces Retirement Home: (800) 422-9988; www.afrh.gov
Army & Air Force Exchange Service: (214) 312-2011;
www.aafes.com
Army Retired Services: (703) 571-7232;
<https://soldierforlife.army.mil/retirement>
Burial at Sea Information: (866) 787-0081;
Combat Related Special Compensation:
www.va.gov/resources/combat-related-special-compensation-crsc/
DEERS: (800)-538-9552, Fax: (831) 655-8317;
www.tricare.osd.mil/deers
Defense Commissary Agency: www.commissaries.com
DAS Casualty Assistance Branch: (800) 321-1080 or (216) 522-5955; (For Reporting a Retiree's death, option #1)
Fleet Reserve Association: (703) 683-1400; www.fra.org
Gulf War homepage: www.gulflink.osd.mil/retired_activities/Pages/default.aspx
I.D. Cards Benefits and Eligibility: (866) 827-5672;
Internal Revenue Service: (800) 829-1040; www.irs.gov
Marine Corps Retired Affairs: (800) 336-4649; www.usmc.mil
(Hover over "Marine Services" then click on "Retired Services")
Medicare: (800) 633-4227. TTY: (877) 486-2048; www.moaa.org
<http://www.moaa.org/>
Military Officers Assoc. of America: (800) 234-6622; www.moaa.org
National Burial Services: (800) 697-6940
Navy Reserve Personnel Management (PERS 9): (866) 827-5672;
Navy Casualty Assistance: (800) 368-3202
After duty hours call (901) 634-9279 for Casualty Watch Officer
Navy Retired Activities: (866) U-ASK-NPC (866-827-5672)
Email: MILL_Retired_Activities@navy.mil
Navy Retired Activities Offices
Navy Uniform Shop: (800) 368-4088; www.navy-nex.com/uniform
Report the Death of a Retiree: (800) 321-1080
Reserve Component SBP: (866) 827-5672 ask for PERS-912
Retiree Dental - Delta Dental: (888) 838-8737; www.trdp.org
Servicemembers Group Insurance (SLI): (800) 419-1473;
www.insurance.va.gov
Naval Historical Center: (202) 433-2210; www.history.navy.mil
Social Security Administration: (800) 772-1213; www.ssa.gov
TRICARE: www.mvtricare.com/mtc
TRICARE East: www.humanamilitary.com/beneficiary
AL, AR, CT, DC, DE, IL, IN, KY, FL, GA, LA, MA, MD, ME, MI, MS, NC,
NH, NJ, NY, OH, OK, PA, RI, SC, TN (except 35 Western zips),
TX (except the extreme Western area) VT, VA, WI, and WV
TRICARE West: www.tricare-west.com
AK, AZ, CA, CO, HI, ID, IA (except 82 zips near Rock Island), KS, MO
(except St. Louis area), MN, MT, ND, NE, NM, NV, OR, DE, SW TX, UT,
WA, WY some zips in IA, MO, TN
TRICARE Overseas: (888) 777-8343; www.tricare-overseas.com
TRICARE For Life: (866) 773-0404; www.tricare.mil/tfl
TRICARE mail order pharmacy: (877) 363-1303;
www.tricare.mil/pharmacy
www.express-scripts.com

VA: www.va.gov
Regional offices: (800) 827-1000 (overseas retirees should contact the American Embassy/consulate), TDD (800) 829-4833
Insurance:
VA 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
Burial information: (800) 827-1000; www.cem.va.gov
GI Bill: (888) 442-4551; <http://www.gibill.va.gov/s>
Records:
For replacement DD 214s, service records, medical records, award information:
Retired prior to 1995:
www.archives.gov/veterans/military-service-records
Retired after 1995:
Sister service retiree publications:
Air Force Afterburner: www.retiree.af.mil
Army Echoes: <https://soldierforlife.army.mil/retirement/echoes>
Coast Guard Evening Colors: www.uscg.mil/hq/cg1/psc/ras
Marine Corps' Semper Fidelis: [Semper Fidelis](http://SemperFidelis.com)
Pay/SBP Questions: www.dfas.mil
Pay inquiries and update of pay or SP records in case of death, divorce or remarriage:
Retiree:
Defense Finance and Accounting Service
U.S. Military Retirement Pay
8899 E 56th Street
Indianapolis, IN 46249-1200
(800) 321-1080 / Fax: (800) 469-6559.
SBP/RSFPP annuitant:
Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300
(800) 321-1080 / (800) 469-6559
RETIRED ACTIVITY OFFICES IN FLORIDA
CENTRAL FLORIDA
Phone: 352-430-1679
Email: centralfloridaRAO2@thevillages.net
EGLIN
Phone: 850-882-5916
Email: eglin.rao@us.af.mil
HOMESTEAD
Phone: 786-415-7580
Email: rao_homestead@us.af.mil
HURLBURT FIELD
Phone: 850-884-5443
Email: 1sofss.rao@us.af.mil
MACDILL
Phone: 813-828-4555
Email: Roldan.milian@us.af.mil
PATRICK
Phone: 321-494-5464
Email: patrick.rao@us.af.mil
To report a Retiree/Annuitant death: Contact the Defense Finance and Accounting Service (DFAS) first to report a death. Go to the DFAS website for more information. [Retired Military & Annuitants \(dfas.mil\)](http://RetiredMilitary&Annuitants(dfas.mil))