



THE EAGLE



THE MILITARY OFFICERS ASSOCIATION OF AMERICA PENNSYLVANIA COUNCIL OF CHAPTERS

www.pa-coc.org



NEWS AND VIEWS December 2015

PRESIDENT'S CORNER

The past two years have gone by quickly. The state Council held its convention in the Pittsburgh area in 2014 and preparations are underway for the next convention at Lancaster in September 2016. Thanks to the work of Past President Bill Harris the North Central PA Chapter in State College was started and they were one of the last chapters to have their chapter charter presented by MOAA president VADM Norb Ryan, Jr. The PA Council of Chapters relocated its quarterly meetings from State College to the Carlisle Country Club in 2015, as the location is easily reached by major highways for the majority of chapters in the state, within one and a half hours drive for most chapters except those over the mountains to the west and northwest. A conference call will be set

up for chapters during the January meeting. As a part of the council legislative team I participated in Veterans Day at the Capitol last August and started visiting Senators to advance state veterans legislation in conjunction with the PA War Veterans Council. It was an honor to serve as council president and represent you at MOAA's "Storming the Hill" in Washington, DC the past two years. I will be continuing my duties as legislative chairman and newsletter editor for incoming president Bob Cudworth.

Respectfully,

Bob Gray

Visit the Council web site:

www.pa-coc.org

COUNCIL 2016 MEETING DATES

Council meetings will be held at the Carlisle Country Club in Carlisle, near Carlisle Barracks, south of Harrisburg off I-81 on Saturdays at 11:00 AM. Legislative meetings will start at 10:00 AM for spring through fall meetings.

January 16, April 23, July 23, and September 16-17 (Convention in Lancaster).

All MOAA members are welcome to attend any Council meeting.

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The Military Officers Association of America is a nonpartisan military nonprofit organization that does not engage in partisan politics. It works with all political leaders in moving military and veteran's legislation that will help all men and women who are currently serving, former and retired officers, their families and survivors. The views presented in the Eagle newsletter are those of the editor and may not represent the opinions of the PA Council of Chapters officers, PA Council members or represent the views of MOAA's national officers, staff or Board of Directors.

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PENNSYLVANIA LEGISLATURE

Bob Gray, Legislative Chairman

The MOAA legislative team has been at the Capitol working with the Stop Payday Lending in PA Coalition to advise Senators

on pending draft legislation to legalize triple digit installment loans in Pennsylvania. It is expected that a bill will be introduced shortly after the budget is signed by the governor. The legislation is packaged as a twelve month minimum term installment loan at 36 percent interest. But there are not limits to the fees and service charges that can be charged and it allows unlimited refinancing to trap borrowers in the debt trap for twelve months or more. To determine the annual percentage rate (APR) of the loan you must include the interest with all charges and fees. Once the actual bill is introduced it will be evaluated by consumer attorneys to determine the actual APR of the loans and any other harmful language in the bill. One page fliers will be developed specific to the legislation and they will be distributed to all 100 Coalition partners though out the state. The legislative team will provide those fliers to all chapter legislative liaisons so you can take them to your state Senator's home office. More information will be forwarded once the bill is filled including a list of Coalition partners in your area to cooperate with in visiting legislators.

Bills of Interest

HB 1329 (English)

The Caregiver Advise, Record, Enable (CARE) Act

The bill features three important provisions that must be met by the health care facility:

- The name of the family caregiver is recorded when a loved one is admitted into a hospital or rehabilitation facility.
- The family caregiver is notified if the loved one is to be discharged to another facility or back home; and

- The facility must provide an explanation and live instruction of the medical tasks – such as medication management, injections, wound care, and transfers – that the family caregiver will perform at home.

This legislation will benefit all Pennsylvanians, especially those that are dependant on care from their spouse or children. It insures the care giver receives the proper information and training to care for their family member prior to leaving the facility, so there are no questions when they return home.

The MOAA legislative team is working with the PA AARP volunteer legislative rep., who is also a retired military officer and MOAA member, to make legislators and the Department of Aging aware that 68 percent of Pennsylvania's 940,000 veterans are seniors over the age of 65.

This bill has passed the House and is out of the Senate Aging Committee and received its first floor vote on November 17th.

HB 561 (Kauffman) Earned Income Tax Exemption for Active Duty Pay in PA – This legislation will restore a benefit that was lost two years ago in an effort to generate more state revenue. The bill has passed the House and is in the final stages in the Senate, receiving the fiscal note in the Finance Committee that it will not require state funding. No movement is expected until after the budget is passed. This will benefit all active duty service personnel and includes National Guard and Reserve soldiers when performing active duty within the state. Pay earned outside the state remained exempt from local tax.



Federal Bills of Interest

HR 2894 (Costello-PA/Esty-CT) To expand the eligibility program of compensation for family caregivers of the Department of Veterans Affairs -

This bill will expand VA funding for the caregiver program to all injured and disabled veterans prior to September 11, 2001. The bill was referred to the subcommittee on Health July 02, 2015 and there has been no further movement on the bill.

The Pennsylvania House of Representatives passed a House Resolution supporting Representative Costello's sponsored legislation and sent it to all of the Pennsylvania delegation asking them to cosponsor HR 2894. The state Senate is also sponsoring a resolution supporting HR 2894.

CONGRESS KEEPS THE LIGHTS ON

December 18, 2015 MOAA Legislative Update

Today, Congress was able to reach an agreement on a budget deal to keep the government funded for the next ten months.

The pending Consolidated Appropriations Act of 2016 includes funding for the following provisions, among others:

- an active duty pay raise of 1.3%;
- \$32 billion for the Defense Health Program;
- housing allowances for active personnel reflecting the 1% increase in out of pocket expense;
- \$86 billion for veteran benefits;
- advance funding for all VA programs, and permanent health care coverage for 9/11 first-responders.

MOAA is especially appreciative it provides advance appropriations for veterans benefit programs. That means, beginning in FY 2016, veterans and their families won't see any break in their health care, disability compensation, survivor benefits, or GI Bill payments, even if congressional gridlock causes a federal shutdown.

Congress also passed a \$622 billion package of business and individual tax provisions. The tax extender package includes extension of the expanded earned income tax credit, additional child credit and the American Opportunity tax credit for education expenses.

The President has expressed support for both bills, and it should be signed into law shortly.

DFAS - IRS Form 1095

For Tax Return Under the Affordable Care Act (ACA), all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

Beginning in late January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if applicable) have the minimum essential coverage. More information will be forthcoming about the delivery method of these forms.

Do you know that myPay is the quickest way to get your 2015 IRS Form 1095? In fact, once it becomes available in myPay in late January, 2016, you will have the option to View, Print or Save your 1095 in PDF format. This will save you time in comparison to the U.S. Postal Service which will take approximately 7 - 10 business days for delivery. Click the link below to log into your myPay account:
<https://mypay.dfas.mil/mypay.aspx>

HOUSE MEMBERS HOST SURVIVOR ROUNDTABLE

November 25, 2015 MOAA Legislative Update Staff

House Veterans Affairs Committee ranking members Corinne Brown (D-Fla.), Tim Waltz (D-Minn.), and Raul Ruiz (D-Calif.) hosted a November 17 roundtable discussion of survivor benefits. Both DoD and VA representatives were present as well as MOAA, Gold Star Wives, The Retired Enlisted Association, the Tragedy Assistance Program for Survivors (TAPS) and others. After the two-hour meeting, Rep. Brown said she wants to continue meeting with beneficiary groups on a regular basis.

Discussion focused on the evolution of survivor benefits, consolidating VA educational assistance programs for survivors, improving VA Dependency Indemnity Compensation (DIC), and extending the DoD Special Survivor Indemnity Allowance (SSIA) for SBP-DIC survivors, which is presently set to expire in October 2017. SSIA was authorized by Congress as the first step toward eliminating the current deduction of DIC from Survivor Benefit Plan (SBP) annuities.

It was recognized that various survivor benefits evolved over a historical course, extending as far back to the pre-Civil War era, for different reasons. DIC was conceived to replace family income and partially as a reparation for the death of a veteran (1862). The precursor of the Survivor Benefit Plan was enacted in 1953 for retiring military members to ensure their surviving widows were not left penniless after a retiree's death.

SBP as we know it today was enacted in 1972. However, SBP annuities were subject

to offsets by both Social Security and VA DIC, thus reducing overall government costs.

RETIREMENT REFORM AND YOU

November, 2015 MOAA Legislative Update

Military retirement is going to look a lot different in 2018.

In order to provide up to a five percent government match to servicemembers' federal Thrift Savings Plan (TSP) accounts, military retirement will be cut by 20 percent for new service entrants starting that year, as will their future disability retirement calculation.

The new blended retirement system comes with lots of unpredictable variables, including fund choice, return rates, member contributions, inflation, cost-of-living increases, the economy, etc.

Servicemembers will be taking on much more responsibility for managing their own retirement and need to be informed about their financial options.

If you entered the service in 2006 or later, you'll have a choice between keeping the current retirement plan or electing the new one. In that case, you'll want to know all of the considerations involved, and discuss them with your peers and family.

See more at:

<http://www.moaa.org/Content/Take-Action/Top-Issues/Currently-Serving/Retirement-Reform-and-You.aspx#sthash.kOOkyCTW.dpuf>

VA Announces New Network Director of Veterans Integrated Service Network (VISN)

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The Department of Veterans Affairs (VA) is pleased to announce the appointment of Dr. Michael Adelman as the new Network Director of Veterans Integrated Service Network (VISN) 4 in Pittsburgh. Dr. Adelman joined VA approximately 16 years ago and has held progressive leadership positions throughout VISN 4. Most recently, he served as the director at the Wilkes-Barre VA. Prior to that appointment, he served consecutively as the chief of staff and director at the Erie VA. He also served as acting chief medical officer of the entire VISN for nearly a year as well as interim director of the Philadelphia VA.

Your Personal cost to the Government

Dec. 18, 2015 As I See It - COL. Steve Strobbridge, USAF (Ret) MOAA Director of Government Relations

One way or another, it always ends up being about the money.

For years, Pentagon leaders have complained about personnel costs “spiraling out of control.”

MOAA’s rebuttal showed personnel and health care costs have been stable at a relatively constant 30 to 32 percent of the budget for the past 30 years.

Now the comeback from Capitol Hill is, “OK, it’s true the percentage of the budget has been constant, but the cost per person is well beyond where it used to be. What’s your answer to that?”

Yes, the cost per person has risen. But so has the cost of doing everything else. In particular, the cost per ship, cost per bomber, cost per personnel carrier ... and cost per whatever unit of nut, bolt, service, and equipment ... is what truly has skyrocketed.

For example, an aircraft carrier cost \$6 billion in 2009, but the cost has now shot past \$13 billion — a 117-percent increase in six years.

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For example, an aircraft carrier cost \$6 billion in 2009, but the cost has now shot past \$13 billion — a 117-percent increase in six years.

The big problems with the defense budget are contract inflation, gross oversight failures, and stunning accounting lapses on the part of those charged with managing defense programs of all kinds.

For decades, dozens of Government Accountability Office, Inspector General, and other reports have documented that

DoD cost accounting systems are so flawed, they're unauditible, with billions having gone unaccounted for. Massive cost overruns have been the rule rather than the exception. But the system goes unfixed.

So the bang for the procurement buck gets smaller quickly. But because the defense industry has built-in lobbyists with deep pockets, and because legislators with plants and jobs in their districts have vested interests in keeping even wasteful contracts alive, the target gets shifted to people programs.

There aren't any big campaign contributions supporting people programs, so they're easy to attack. And DoD leaders have shown little hesitation in using numbers selectively to make it look like people are the problem.

One popular way has been to use the year 2000 as a starting point to measure cost growth — conveniently forgetting that was a retention low point brought on by more than a decade of pay, health care, retirement, and other cutbacks. The funding increases in subsequent years were needed to restore career retention incentives and improve readiness and quality of life.

Another favorite stratagem has been to pile every possible nickel into the calculation of “cost per troop” to drive that figure as high as possible.

For example, many such calculations include a present value for all future expected VA disability and health care costs for Iraq and Afghanistan veterans — as if the troops were at fault for exposing themselves to combat.

They almost universally include a figure for PCS costs — as if there's a benefit value in being required to move across the country

periodically and be reimbursed less than it costs you and your family (without even counting issues like lost spousal income) to make the move.

The bottom line here is that many of the figures attributed as personnel benefit costs have nothing to do with compensation value for military people. An amputee would rather have his or her leg back than a monthly check from the VA. Military families would be far better off financially if the government never required them to move.

Military people understand the facts of life inherent in a military career. But they don't expect to be handed a bill for their sacrifices.

There's a massive difference between benefit value to the troops and the government's inherent cost of doing military business.

Economists and budgeteers want to count every penny of what they see as your cost to the government.

What those exercises consistently fail to do is split out the government's cost of readiness or acknowledge the flip side of the issue — the costs your service imposed on you and your family.

- See more at:

<http://www.moaa.org/Content/Take-Action/As-I-See-It/Your-Personal-Cost-to-the-Government.aspx#sthash.g8DeV9Y3.dpuf>





US Military Sends Armor and Artillery to Bulgaria

Associated Press story from Military Times

In what could be seen as a Cold War-like move, the United States military has shipped more than a dozen pieces of heavy equipment to bolster a Marine Corps unit based in Bulgaria to further defend against Russian aggression.

According to the Military Times, four Abrams main battle tanks, three howitzer artillery cannons, and six light armored reconnaissance vehicles were sent to the Combined Arms Company over the weekend. The company is a new Marine unit stationed in Bulgaria consisting of more than 160 soldiers.

The Times reports the equipment was shipped from North Carolina to Germany, and then was transported via train on an 1,100-mile journey to the Novo Selo Training Area in Bulgaria.

The Marines' deployment to Bulgaria was publicly revealed in June. It involves soldiers serving in six-month shifts.

The military's move to shore up its defenses

in eastern Europe comes in the wake of Russia's aggressive actions in the region, including its takeover of the Ukrainian peninsula Crimea last year. Crimea sits in a strategically placed position, jutting into the Black Sea.

The Marine Corps deployment in Bulgaria will see the U.S. soldiers training with their counterparts from Bulgaria and Romania. In the future, soldiers from Estonia, Latvia, Lithuania, and the Republic of Georgia could also join the group, reports the Military Times.

"The transportation of a Marine Corps combined arms capability in the Black Sea region has fostered improved communication and coordination with the allied force and its partners," Lt. Col. John Sattely, director of logistics for U.S. Marine Corps Forces Europe and Africa, said in a press release.

"The result of this collaboration and coordination is that the various agencies and organizations involved are familiar with each other now rather than learning about one another after a crisis happens."

In recent months, Russia has displayed its military might through tactics that bring back memories of the Cold War. In April, for example, a U.S. reconnaissance plane flying in international airspace over the Baltic Sea was **intercepted by a Russian fighter jet**.

In June, Russian warplanes buzzed a **U.S. Destroyer in the Black Sea**. And on July Fourth, **four Russian bombers and a refueling plane breached** a 200-mile Air Defense Identification Zone near Alaska, and later flew within 39 miles of the northern California coast.



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GLORIOUS INSULTS

“He has no enemies, but he is intensely disliked by his friends” – Oscar Wilde



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PA COUNCIL OFFICERS 2014-2015 Term

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PA MOAA chapters have 1,894 members and another 10,591 MOAA national members live in PA and are not in chapters. That means our total PA membership is 12,485 and climbing. Thank you for staying involved!

The Eagle is published monthly by the Pennsylvania Council of Chapters, Military Officers Association of America. Its content does not reflect the official position of the DoD, any branch of the US Armed Forces, NOAA, USPHS, nor MOAA National. Please send articles and audio-visual submissions to the Editor, Bob Gray, at pacocnewsletter@gmail.com.