



THE EAGLE



THE MILITARY OFFICERS ASSOCIATION OF AMERICA PENNSYLVANIA COUNCIL OF CHAPTERS

www.pa-coc.org

STILL SERVING



NEWS AND VIEWS September 2015

PRESIDENT'S CORNER

Summer may be ending but we are facing another heat wave going into September. September also brings students back to the classroom. Chapter presidents should have received notification from the MOAA Scholarship Fund of the students in their chapter area that were awarded \$5000.00 interest free loans and a \$500.00 grant or a \$5500.00 interest free loan. These interest free loans to students of military parents, officer and enlisted, are a welcome bridge to a degree with fewer interest bearing loans. I encourage you to send a letter of congratulations to each of them and invite them and their parents to an event at your chapter.

The Congressional recess is ending and your US congressmen will be heading back to D.C. in September. There are vital military personnel issues remaining

that affect all of us, some in the wallet from increased TRICARE fees and prescription drugs fees. In an interview from the Morning Defense on Politico with Senator Jack Reed, the ranking member of the Senate Armed Services Committee, D-RI, he explained that preliminary discussions among Committee leadership found they could not agree on personnel issues. Discussions will not start with other members of the negotiating committee until they are back in session. This is why it is important that we continue to contact our members of Congress and Senators to let them know what we support so that it will have an influence on the decisions made in the negotiations in committees.

Respectfully,

Bob Gray

Visit the Council web site:
www.pa-coc.org .

COUNCIL 2015 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 17, April 25, July 25, and October 24 (officer elections).

All MOAA members are welcome to attend any Council meeting.

* * * * *

PENNSYLVANIA LEGISLATURE

Bob Gray, Legislative Chairman

The state budget is still at a standstill with the legislature and the Governor not being able to compromise on a budget. State legislators are working to solve the budget issue and will not be moving many bills until they reach at least a temporary solution to fund education and social agencies. The MOAA legislative team will be ready to return to the capitol once they are back in full session.

Bills of Interest

HB 175 Persian Gulf Bonus Applications Still Being Accepted for PA Persian Gulf Conflict Veterans Bonus

September 11, 2015

The Department of Military and Veterans Affairs announced at the September State Veterans Commission meeting that

Pennsylvania veterans may continue to apply for a special one-time payment to honor their service and sacrifice if they served on active duty in the Persian Gulf Theater of Operations from August 2, 1990 – August 31, 1991.

While the Persian Gulf bonus program ended October 31st, there is pending legislation to continue the bonus program for an additional three years. House Bill 176 passed the PA House on June 2nd 195 to 0 and has passed the Senate 49 to 0 on September 18th. The bill will be sent back to the House for concurrence and then to the Governor for signature. The bill was expected to pass as the funds to pay the bonuses remains available in the Treasury. Applications are still be accepted by the Department of Military and Veterans Affairs pending enactment of the legislation to continue payments.

Applications will be logged by date received and filed for later processing in that order, but no applications will be processed for payment until the legislation extending the payments is signed by the Governor. Any veteran who was previously denied for the bonus may reapply. Some applications may have been missing one piece of information that could be obtained and the veteran did not pursue the information. Veteran's Service Officers are available in each county Veteran's Affairs Office and through Veteran's Service Organizations to assist veterans in filing for state benefits. New applications are required to reopen a claim.

Nearly 11,000 Persian Gulf veterans have applied for the one-time cash bonus program since the Department of Military and Veterans Affairs began accepting applications in 2008. The bonus pays \$75 per month for qualifying, active-duty service members, up to a \$525 maximum. For personnel whose death was related to illness or injury received in the line of duty in Operations Desert Shield or Desert Storm, there is an additional \$5,000 available to the surviving family. Service members who were declared prisoners of war may also be eligible for an additional \$5,000.

In each case, the service member must have:

- Served with the U.S. Armed Forces, a reserve component of the U.S. Armed Forces or the Pennsylvania National Guard.
- Served on active duty in the Persian Gulf Theater of Operations during the period from August 2, 1990 until August 31, 1991, and received the Southwest Asia Service Medal.
- Been a legal resident of Pennsylvania at the time of active duty service.
- Been discharged from active duty under honorable conditions, if not currently on active duty.
- Received the Southwest Asia Service Medal.

“In order to ensure that every Persian Gulf War Veteran from Pennsylvania receives this well-deserved benefit we encourage everyone to help us spread the word.

Individuals who received a bonus or similar compensation from any other state are not eligible for the Pennsylvania program.

For detailed instructions on how to apply, visit www.persiangulfbonus.state.pa.us.

SB 847 & HB 295

Senate Bill 847 requests the Korean War Veterans and the Iraq and Afghanistan Veterans organizations to be included in the State Veterans Commission. House Bill 295 requests the Navy League be included in the State Veterans Commission. The legislative committee of the PA War Veterans Council is contacting the groups inviting them to meet with the committee to explain their state level organization and leadership positions. The question is who will be the person designated to represent the organization at the state level as the organizations are composed of separate chapters or groups with no state headquarters or state governing organization that is known at this time. All of the other members of the State Veterans Commission have state headquarters or governing bodies and elect state officers. The organizations presidents serve on the Commission. Current legislation does prevent their addition to the Commission.



Federal Bills of Interest

Nickel and Diming Really Adds Up

COL Mike Hayden, Director, Government Relations

TRICARE beneficiaries are doing more than their fair share to decrease military personnel costs.

Last year alone, beneficiaries were responsible for 80 percent of the savings achieved by the Defense Health Agency (DHA). Singling out beneficiaries instead of cutting costs within the DoD continues to be the fiscal answer for the Pentagon and for some members of Congress, who are poised to increase TRICARE fees in this year's defense bill.

Over the past five years, military beneficiaries have shouldered the majority of DoD's cost cutting initiatives:

- TRICARE fee increases: Since 2011, TRICARE Prime annual fees and copays have increased 20 percent. Although automatic annual fee increases are now indexed to cost of living adjustments, Congress initially implemented a “one-time catch-up”.

- Pharmacy copay increases: Pharmacy copays vary by class, but beneficiaries now pay 60 percent more for their medicine than they did in 2011.
- Home Delivery Program: In 2013, Congress forced TRICARE for Life beneficiaries to refill most maintenance medications by mail order. Imposition of this mandate restricted choice for beneficiaries and reaped huge savings for DoD. Home delivery saved DoD \$215 million in 2014 alone. In October, the Home Delivery Program expands to active duty family members and retirees under age 65.
- Reduction in TRICARE Prime Service Areas: In 2013, changes to regional TRICARE contracts reduced Prime Service Areas to a 40-mile radius from Military Treatment Facilities. Over 180,000 Prime enrollees were transferred into TRICARE Standard. Although Congress passed a one-time exception a year after implementation, tens of thousands of beneficiaries were affected.

The majority of DoD's savings have been on the backs of beneficiaries. When the department actually finds ways to cut costs, savings are not passed on to the beneficiary.

For example, DoD negotiated federal pricing for pharmaceuticals, and recouped more than \$1.3 billion in refunds from overpayments.

Isn't it strange that, despite DoD paying less for medications, beneficiaries continue to pay more?

In this year's defense budget, if DoD has its way, pharmacy copays could triple over the next decade.

The Bottom Line: Military beneficiaries continue to pay more and get less. Congress needs to look at other ways to save money before raiding beneficiaries' wallets.

**ACT NOW! SEND
A MOAA-SUGGESTED
MESSAGE ASKING
CONGRESS TO PREVENT
STEEP PHARMACY FEE**

INCREASES IN THE DEFENSE BILL.

- See more at: <http://www.moaa.org/Content/Take-Action/The-Bottom-Line/Nickel-and-Diming-Really-Adds-Up.aspx#sthash.m517Tp1p.dpuf>

Changes Coming to TRICARE Pharmacy Benefit

9/1/2015 TRICARE Web Site

Starting October 1, 2015, a new law requires all TRICARE beneficiaries, except active duty service members, to get select brand name maintenance drugs through either TRICARE Pharmacy Home Delivery or from a military pharmacy. Beneficiaries who keep using a retail pharmacy for these drugs will have to pay the full cost.

Maintenance drugs are those you take regularly for a long time, such as drugs to control blood pressure or cholesterol. The law does not apply to drugs you take for a short time, like antibiotics, or generic drugs. Beneficiaries living overseas, or with other prescription drug coverage, are not affected.

The TRICARE pharmacy contractor, Express Scripts, is sending a letter to beneficiaries taking an affected drug, explaining their options. Beneficiaries can contact Express Scripts at 1-877-363-1303 to see if they are affected.

After October 1, beneficiaries still filling an affected drug at a retail pharmacy will receive another letter informing them of the change to the benefit. After that, beneficiaries have one final "courtesy" fill at a retail pharmacy. If they fill at a retail pharmacy again, they have to pay 100 percent of the cost of their medication.

TRICARE Pharmacy Home Delivery is a safe, convenient and low cost option to get maintenance drugs. You can get up to a 90-day supply, as opposed to a 30-day supply

from a retail pharmacy. You save up to \$176 a year for every brand name drug you switch to Home Delivery. Military pharmacies offer up to a 90-day supply of drugs at zero copay, but not all drugs are available. You can check with your [local military pharmacy](#) to see if they carry your prescription.

Beneficiaries Using TRICARE For Life

Because you're already required to use the TRICARE For Life Pharmacy Pilot, this change won't affect you. Basically, how you refill prescriptions is now becoming the process for everyone else.

All Other Beneficiaries

Right now, you can refill most of your prescriptions at any of TRICARE's pharmacy options. Beginning October 1, we'll require you to refill select maintenance drugs through home delivery or at a military pharmacy.

If You Have Other Health Insurance

This change may not apply to you because you can't use home delivery when you have other health insurance, unless:

- Your other plan doesn't include pharmacy benefits,
- Your other plan doesn't cover the drug you need, or
- You've met your other plan's benefit cap.

For more information about this change to TRICARE's pharmacy benefit, visit www.tricare.mil/RxNewRules.

Military Ethics Called Into Question

September 11, 2015 Government Relations

Bribery, gambling, misuse of government funds, sexual misconduct: not the things you think about when it comes to military officers.

After a series of embarrassing scandals over the past few years, Congress tasked DoD with reviewing how it addresses professional development and ethical behavior. Unfortunately, according to the Government Accountability Office (GAO), DoD has failed to implement several necessary changes.

The biggest impediment to change is that the department did not develop metrics to measure the effectiveness of the program. Without adequate metrics, GAO says DoD has no idea if its efforts are working, much less warranted.

According to the report, "Without identifying information sources and developing intermediate goals and performance metrics that are clear, quantifiable, and objective ... decision makers in DoD and Congress will not have full visibility into the department's progress on professionalism-related issues."

Other issues identified in the report include a failure of the Navy and Marine Corps to conduct 360 evaluations on all general and flag officers and for the Army and Air Force to require command climate assessments in performance reviews.

The questions remain: Are today's military officers less ethical? Has the longest period of sustained conflict eroded military leaders' ability to distinguish right from wrong?

"Without reliable data," said Col. Mike Hayden, USAF (Ret), MOAA's Director of Government Relations, "there may literally be no way to tell."



The Military Coalition: United Purpose, United Voice

September 18, 2015 COL Mike Hayden Director,
Government Relations

We get more done on Capitol Hill when the military community comes together with one powerful voice. Formed in 1985, The Military Coalition (TMC) works hard to project a clear, united message to Congress.

A powerful consortium of over 30 military, veterans and uniformed services organizations, TMC celebrates its 30th anniversary this winter. The Coalition serves one united purpose: to maintain a strong national defense, provided by recruiting and retaining highly skilled and capable personnel.

While each association has its own programs and goals, the Coalition forges a common agenda each year and testifies before Congress on critical national defense issues.

The Coalition's strength lies with its membership: 5.5 million collective members. Those numbers provide two things on Capitol Hill: access and, most importantly, influence. When the membership is an active participant in the legislative process, members of Congress act.

At times, not all the associations agree on a position, but that is one of the key strengths of the Coalition. Being able to come together and discuss the pros and cons of military compensation and benefits proposals delivers a greater understanding of the implications at hand.

The Coalition is instrumental in educating Congress on the need to improve pay, benefits, and the quality of life programs of the uniformed service community and their families.

The work of the Coalition speaks for itself: over the course of the century's first decade it persuaded Congress to close a 13.5 percent pay gap between military and private sector pay, eliminate out-of-pocket housing expenses, and increase force levels to meet mission requirements.

Thanks to the Coalitions efforts, the entire uniformed service community realized enhancements to survivor and disability benefits, reserve health care coverage, transition protections for wounded warriors, and the creation of the Post-9/11 GI Bill, just to name just a few.

I've had the privilege to be a member of the Coalition for over ten years, and had the honor to serve as co-chair for the past two. For my last submission to "The Bottom Line", I wanted to pay tribute to the Coalition.

As of today, I turn things over to Col. Steve Strobridge, USAF (Ret). As someone who has previously been a TMC co-chair, he also understands the importance of the Coalition in getting things done on Capitol Hill.

At a time when politicians continue to try to balance the budget on the backs of the military, the work of the Coalition is more important now than ever before.

The Bottom Line: The Military Coalition remains a powerful force and is essential in protecting military benefits.

- See more at:

<http://www.moaa.org/Content/Take-Action/The-Bottom-Line/The-Military-Coalition--United-Purpose,-United-Voice.aspx#sthash.QjtfEY7h.dpuf>

MOAA Deputy Director of Council and Chapter Affairs to Visit Keystone Capital and General Greene Chapters

September 2015 by Bob Gray

COL Brian Anderson USAF Ret., MOAA Deputy Director of Council and Chapter Affairs, will be visiting the Keystone Capital Chapter in Mechanicsburg on Wednesday September 23rd at their dinner meeting and the General Greene Chapter in Greensburg on Thursday September 24th. Brian brings

news of the recent changes at MOAA national such as the new MOAA web site, changes on the criteria for the Communications awards and a legislative update on federal military and veteran's issues. MOAA has been trying to combine chapter visits with two or more chapters in the same geographic area to cut down costs.

Central PA Chapter Supporting Veteran's Tail Gate for Penn State vs West Point State College, PA September 2015

The Central Pennsylvania Chapter is among the volunteers supporting the veteran's pregame tailgate at the Bryce Jordan Center prior to the Penn State vs West Point game on October 03. They will be helping to serve meals and other tasks for the veteran's and their families attending the game with donated tickets.

Active duty, Guard and Reserve, veterans and Gold Star families are now able to apply online for free donated tickets to the Penn State-West Point game on Saturday, Oct. 3 as part of the Seats for Service members program.

In its fourth year, the program honors the commitment and sacrifices of veterans, families and loved ones by providing tickets at no cost to active and retired Service members, as well as a complimentary pregame tailgate at Bryce Jordan Center. Penn State supporters, alumni, and business donations have graciously made this possible.

More than 5,000 Seats for Service members have been purchased by members of the community and businesses to date. Supporters can still purchase Seats for Service members by visiting, <http://bit.ly/S4STickets> or calling 1-800-NITTANY, Monday – Friday between 8 a.m. and 5 p.m. Tickets for the Seats for Service members program are \$35. Penn State

hosted 5,500 military members for the Temple game last season.

Affordable Care Act Requires Verification of Essential Coverage

DFAS Retiree Newsletter September 2015

IRS Form 1095-B (for military retirees and annuitants):

This form provides information you will need to report on your income tax return that you, your spouse and individuals you claim as dependents had qualifying health coverage (referred to as "minimum essential coverage") for some or all months during the year. Individuals who do not have minimum essential coverage and do not qualify for an exemption may be liable for the individual shared responsibility payment.

Military Retirees, Annuitants and Former Spouses -

The July 2015 Retiree Newsletter is ready for your review. It contains important information about reporting for the Affordable Care Act, auditing your account, updating your email addresses, and protecting your account from fraud.

To access the newsletter, please click on the link below. You will find a list of topics for the newsletter, and you will also have easy access to previous newsletters after you click the link. The links to the newsletter were consolidated into one link for your convenience.

<http://www.dfas.mil/retiredmilitary/newsletters/newsletter.html>

If you would like to contact us, please visit AskDFAS (<https://corpweb1.dfas.mil/askDFAS/askRA.jsp>).



* * * * *

GLORIOUS INSULTS

“He is not only dull himself; he is the cause of dullness in others,” Samuel Johnson



* * * * *

PA COUNCIL OFFICERS 2014-2015 Term

President – Bob Gray
rl_gray@hotmail.com
(717) 623-8715

1st Vice President - Bob Cudworth
drrobert2@comcast.net
(570) 344-4609

2nd Vice President – Harold Cooney
Harold.Cooney@gmail.com
(717) 240-0428

Secretary - Nancy Anderson
LeadHers@aol.com
(724) 837-2784

Treasurer – John Whalen
whalenjohnf@yahoo.com
(610) 420-0633

Immediate Past President – Bill Harris
wthiii3@rcn.com
(610) 217-3511

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.