





MOAA.ORG | FRENCH CREEK VALLEY CHAPTER

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President's Notes:

Here we are in 2022 and we all are looking forward to a healthy and prosperous New Year and an end to pandemic situation we have had to endure the past 21 months. We are planning to resume our regular programs this year, barring any unforeseen problems. The meeting will have a speaker and dinner normally at Hoss's Steak and Sea House in March, April, June, August to October.

Our March meeting Janet Oglesby will do a presentation on preparing you to be a surviving spouse. This meeting will be beneficial for spouses and children who may become caregivers. Her presentation will include what documents you should have available now— a will, a living will, etc. Do you have plan for your digital estate—login/passwords. Where are the officer's service records? Will your spouse receive any of the officer's VA benefits? How to be prepared for the officer's death, phone numbers, cash available etc. *The better you plan now, the better your survivor can handle the unexpected.* If possible please RSVP for this dinner. As handouts will be available.

April will be a busy month for our chapter as we have two events in four days. Edinboro University ROTC 5K Walk/Run will be Saturday, April 23rd. We have had a lot of support from Edinboro University and the Army ROTC for our 5K Walk/Run for Warriors event in the past. As you may know, Edinboro and two other universities are combining their administration so we do not know how much support we can count on. In addition, the Army ROTC cadet corps has been greatly reduced by their refusal to be vaccinated. We have a meeting on January 12th for a decision on having the event. Since there is uncertainty about support, we need six chapter members to volunteer for the event on April 23rd at 7 AM-11 AM at the Woodcock Creek Park. Duties include; setting up, sign-in of participants, give out awards, T-shirts and other similar tasks. **Please let me know before January 12th**, if you can help.

Our dinner meeting is April 26^{th} . The chapter is schedule to have a speaker from MOAA national. This is barring any unforeseen problems with COVID. If possible please RSVP for this dinner, so the management can staff the restaurant accordingly.

Our May dinner will be at the Venango Valley Inn and Restaurant for presentation of funds raised to designated Veterans groups.

July will see us at the Iroquois Club in Conneaut Lake.

Last summer, we set up a Lake Erie Dinner Cruise, it turned out very nice. If any of you have been at an event or heard a speaker that might be of interest to the chapter, let me know.

New members are a must to keep the chapter vibrant. We are expanding our area to include Erie County and will actively pursue potential members as they are identified. MOAA National is adding zip codes to our records for potential new members. If you know of any officers active, former or retired please invite them to one of our events.

I'll keep everyone in the loop via email.

— Gran Goza

French Creek Valley Calendar 2022				
Date	Location and Program			
Sat 2/12	Pennsylvania Council of Chapter meeting—noon			
Thr 3/10	Board Meeting, Italian Civic Center at 11:30 A.M.			
Tue 3/29	Membership meeting Hoss's Steak & Seafood 6 P.M. 18817 Smock Hwy, Meadville, PA 16335			
	Don't Wait Until it is Too Late—Do your spouse and children a favor. Spouses are encourage to attend. RSVP by Sunday, March 27 to Gran Goza for handouts count			
Sat 4/23	and so the management can staff the restaurant accordingly. Edinboro University 5K Walk/Run for Warriors 7—11A.M. Volunteers needed contact Gran Goza			
Tue 4/26	Membership meeting Hoss's Steak & Seafood 6 P.M. 18817 Smock Hwy, Meadville, PA 16335			
Tue 5/25	Guest Speaker from MOAA national RSVP Membership Meeting Venango Valley Inn and Restaurant 21217 Church Street, US-19, Venango, PA			
Tue 7/27	Membership Meeting Iroquois Club— 10733 Konneyaut Trail, Conneaut Lake, PA			

In this newsletter hyperlinks are in this color and underlined.

MOAA Legislative Affairs Update January 2022

From MOAA Advocacy Web Page

Please send your elected official a MOAA suggested message today. Click here

As we head into the second session of the 117th Congress, please take note of MOAA's legislative priorities highlighted below. For 2022, we are continuing the momentum established over the previous year to carry our efforts into the second session of Congress. It is important to note all co-sponsors carry over, as do our messages and continued engagements.

Continuity and consistency of effort will be paramount to success — and we are closing in on many of these issues, so stay plugged in and ready to engage your legislators. There are other issues not listed here that are also being worked by our full staff of lobbyists. Our priorities will be shaped throughout the year depending on concurrent successes or emerging issues that warrant an all-hands approach.

We appreciate your grassroots efforts, which shore up all the work we are doing in the Capitol region. You can follow us online for updates on our progress.

Here is what we are focused on for 2022 (click each link for more on the topic):

- Sustain pay raises and adequate BAH for the troops and COLA raises for retirees MOAA also keeps COLA raises for retirees in mind, as they represent a commitment on behalf of our government to recognize their service and sacrifice. Budget challenges often generate interest in reducing such outlays from these programs to help fund weapons acquisition and other programs. These challenges will appear in the coming years.
- Ensure the Coast Guard, National Oceanic and Atmospheric Administration, and Public Health Service continue to receive pay during a government shutdown

 Previous shutdowns excluded the military but not the USCG, NOAA, or USPHS. Legislation such as the USCG Act would provide for pay and allowances for members of the Coast Guard during a funding gap, and provide full funding for operations. More work will be needed to introduce similar legislation for NOAA and USPHS.
- Protect the value of the military health care benefit

Budget pressures, together with shortfalls in both the readiness and benefit provision missions of the Military Health system (MHS), led Congress to pass MHS reform legislation in the FY 2017 NDAA. It is not MOAA's objective to reverse MHS reform laws aimed at addressing medical readiness issues, but MOAA does oppose implementation plans aimed primarily at cost-cutting.

 Protect the MHS Pharmacy Benefit, and Achieve Flexibility in TRICARE Pharmacy Copays

MHS reform legislation has eroded the value of the pharmacy benefit and poses a threat to MTF pharmacy access and zero-copay prescription medications. Inflexible TRICARE pharmacy cost-sharing, governed by statute, requires beneficiaries to pay full copays even when the TRICARE Pharmacy Home Delivery program is unavailable, or the full prescription quantity cannot be filled.

• Address barriers to accessing care within the MHS, including TRICARE coverage gaps and mental health care access challenges

TRICARE coverage policy is governed by statute and often requires legislation to remain aligned with new technologies and treatment protocols and benchmarks set by high quality commercial plans and other government payers. Access problems with mental health care, validated by an August 2020 DoD Inspector General's report, are particularly pronounced and must be addressed.

• Achieve Concurrent Receipt of Service-Earned Retirement pay and VA Disability Pay

Currently, those with a 40% VA-rated disability and those forced to medically retire under Chapter 61 have their retirement pay offset for every dollar of VA disability received. The Congressional Budget Office estimates fixing concurrent receipt will cost \$33 billion over 10 years. An incremental strategy to break up concurrent receipt into smaller cost brackets can enhance progress.

The January 2022 issue of the Military Officer contains an important article by General Walter L. "Skip" Sharp, MOAA's Chairman of the Board. In his article, he discusses MOAA's focus on six strategic priorities, advocacy, membership, councils and chapters, philanthropy, engagement, and resources. You can auto download a complete copy of the strategic plan by going on-line to www.moaa.org/strategicplan-2022.pdf.

Legislative Contacts MOAA Legislative Update

moaa.org/takeaction or 1-800-234-6622 ext. 215

Legislative Contacts

President Joseph Biden (D) The White House 1600 Pennsylvania Ave. Washington DC 20500 Switchboard: 202-456-1414 whitehouse.gov

PENNSYLVANIA Senator Robert Casey Jr. (D)

393 Russell Senate Office Bld. Washington, D.C. 20510 Phone: (202) 224-6324 Fax: (202) 228-0604 casey.senate.gov

Senator Patrick Toomey (R)

248 Russell Senate Office Bld. Washington, D.C. 20510 Phone: (202) 224-4254 Fax: (202) 228-0284 toomey.senate.gov

Representative District 16
Mike Kelly (R)
208 E. Bayfront Pwy, Suite 102
Erie, PA 16507
Phone: (814) 454-8190
Fax: (814) 454-8197
kelly.house.gov

Representative District 15

Glenn Thompson (R) 217 Elm St. Suite B Oil City, PA 16301 Phone: (814) 670-0432 Fax: (814) 670-0868

Surviving Spouse Corner:

Reflecting on 2021

Here's a look at some of the Surviving Spouse Advisory Council's accomplishments over the past year.

By Gail Joyce, 2021 chair, Surviving Spouse Advisory Council

Surviving Spouse Virtual Chapter. Membership continues to grow, with 177 members from 35 states. The chapter now meets monthly, on the third Tuesday of each month. Every other month is a business meeting with a speaker and the other months are an informal social gathering to exchange information and ideas. Attendance varies, but usually includes 30 at the social meetings and about 60 at a more formal meeting. Former SSAC member Micki Costello is president with Gail Joyce as vice president of the virtual chapter. For more information, visit the Surviving Spouse section of MOAA.org.

Articles for MOAA Newsletters. SSAC members write monthly Surviving Spouse Corners, which are published on the first Thursday of each month in The MOAA Newsletter. Scroll to the "Member Spotlight" section and click on the "Surviving Spouse Corner" item. Read past Surviving Spouse Corners.

Surviving Spouse/Spouse Summit. The highlight of the year was a new endeavor, *The Surviving Spouse/Spouse Summit*, held during the MOAA annual meeting in October in Arlington, Va. Over 75 surviving spouses, spouses, and military members attended the inaugural two-hour event that featured five panelists who spoke about relevant issues.

MOAA Surviving Spouses and Friends Facebook Group. This group has over 600 members and provides updated information on important surviving spouse issues, especially regarding the Surviving Benefit Plan/Dependency and Indemnity Compensation offset. Former SSAC member Kathy Prout is the administrator, with current members Kathy Thorp and Nancy Mullen assisting.

Edith Smith and Kathy Prout have created a new Facebook group called *DIC Surviving Spouses/DIC Increase Advo-cacy*. This <u>new group</u> is solely to work on the DIC increase bills. The bills will increase DIC by about \$395 a month. There are 444,000 DIC surviving spouses. They hope to get as many as possible making phone calls and sending emails, tweeting: Grass Roots Advocacy to work again. We need to work to get a lot of cosponsors and time is of the essence.

Future Projects. We will continue to work on increasing surviving spouse membership for chapters, national MOAA, and the virtual chapter. We plan to develop a webinar on surviving spouse and spouse issues, and we will continue work on organizing future Surviving Spouse/Spouse Summits. Improving the training guidelines and support materials will also be at the top of our to-do list for 2022. We look forward to a very productive and exciting 2022.

☑ Things to Do for 2022

- ☐ Bookmark moaa.org/chapter/frenchcreekvalley in your web browser. This is a basic web page made available to chapters. We will try to keep it current with information.
- ☐ Establishes a login with MOAA.org and create a profile. There is lots of information on the MOAA web site. You need to be a member to login to the chapter area. Our newsletter will contain hyperlinks to the MOAA website.
- ☐ You ARE a MOAA member and have a login go to www.moaa.org/email about updating email preferences. Many people don't realize they need to update their preferences. As soon as you go to this web page, simply add your email address in the box. Next, you can see all the MOAA alerts they receive and can remove/add at their leisure.
- ☐ Don't have access to the internet? You can call 1-800-234-6622. Changes include: address, email,-phone number, rank or military status.
- □ Check your military ID Expiration date. The DOD is instituting a new ID Card procedures. If you are an active, reserve component officer, retired officer or dependent and your military ID Card has EXPIRED, and you haven't been able to get it renewed because of COVID-19 closures, you have until the end of January 2022 to get it renewed. Failure to do so may impact your TRICARE and other military benefits. Currently all ID facilities in the area are booked up for several months at least through February. You can go online to log onto the Rapids locator https://idco.dmdc.osd.mil/idco/ to schedule your ID card appointment. Editor's note, in December, the earliest I could schedule an appointment is February 15th my ID expires February14th.



Rank Name, Branch, Status

Board Position or no line at all

email address Phone number

moaa.org/chapter/frenchcreekvalley

10 Business cards for FREE email Janet jlo52800@neo.rr.com

Five Topics of Conversation Veterans Should Avoid at the Office

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

During your time in the military, you likely developed a keen sense of what to say, when to say it and to whom. There were written and unwritten rules about decorum and acceptability that included language and communication. You could share some insights with your military leaders confidently, while other information was more appropriately shared with your fellow troops.

Banter, repartee and overall sharing of information looked different in the military than it would in a civilian environment—particularly in a corporate office.

While you should feel comfortable and valued for your opinion and insights, some things will be better left out of your daily communication.

For example, here are five things you shouldn't talk about at the office:

1. Combat war stories

Without realizing it, your new civilian colleagues encourage you to share war stories and can be intrigued or even fascinated with your experiences during deployment, particularly in combat situations. You might feel tempted to ingratiate yourself to your new co-workers by telling detailed stories of attacks and conflicts you personally participated in.

While interesting and valid, they can be disturbing to someone hearing them out of context. Your colleague's frame of reference—if they aren't prior military themselves —might be what they've seen on television or in movies. Now, your personal experience is painting a picture they aren't prepared to hear and envision. Aside from being upsetting to them, they may perceive you differently now. With images in their mind of what you endured and did, would they be able to recommend you for a promotion or additional resources at the company? Could they mischaracterize your skill set as they talk about you to others?

2. Use of profanity

During your time in uniform, profanity, slang and "military lingo" often color the commentary of communication. In the civilian sector, such language is frowned upon and can easily be grounds for reprimand. Civilian employers pride themselves on offering inclusive, receptive and safe places for people to work and grow their careers. Often, foul language is perceived as hostile and offensive and can challenge the company's commitment to a positive culture.

3. Anything "ist"

As companies focus on growing their diversity, equity and inclusion efforts, they hold strong against any behavior or communication that appears sexist, ageist, classist or racist. While you might not realize that what you're saying is offensive, avoid:

- Commenting on someone's appearance or clothing (particularly someone of the opposite sex).
- Referring to someone's ethnicity or heritage (particularly as it relates to their ability to do their job).
- Making comments about someone's lifestyle, living arrangements, family structure or parenting choices (particularly if you're adding judgmental language about how you see them).
- Communication that puts someone from a disadvantaged or marginalized group in a negative light is highly discouraged at work and has no place in your communication with clients, colleagues or even on social media. Companies today hold a very hard line on this rule, and it's often considered a fireable offense.

4. Medical issues or disabilities

It might feel perfectly safe to communicate to your team that you need to be out of the office to meet with your Department of Veterans Affairs therapist to refill your anxiety medication to treat your PTSD, but this is information that is not legally required to be shared and can backfire.

While your reasoning for being away from work is valid and justified, sharing personal information—particularly medical—can introduce questions where none need to exist. Refrain from sharing information about any medical or psychological challenges you're addressing. If you're able to do your job with or without reasonable accommodation, that's all that matters.

Deeply personal, familial or emotional/ psychological issues

Fighting with your spouse a lot these days? Have a teenage child who's battling drug addiction? Dealing with nightmares that cause you to lose sleep? Like number four above, these issues are deeply personal and shouldn't be shared at work. In the military, you enjoyed a camaraderie that gave you safety and confidence to share deeply personal fears, experiences and concerns. You were in a different culture then. Today, bringing these issues up at work can lead to challenges, including:

- A team leader questions your ability to manage a project because, in their perception, you couldn't "manage your child" who's addicted to drugs.
- A colleague resists offering your valuable insight into a project you're leading, because they worry that your lack of sleep might make you volatile.
- Your boss worries that if they promote you, and you end up going through a divorce, you won't be able to handle the new job.

While these concerns are unwarranted and unfounded, people's perceptions of you, based on the information you share, is important to consider.

Continue on page 5

Five Topics of Conversation Veterans Should Avoid . . . from page 4

Of course, you'll want to make friends, bond with coworkers and feel a sense of community in your new civilian job. Avoiding these five communication areas early on ensures you'll establish your credibility, show what you're capable of contributing and be given opportunities to grow your career as you deserve.

A contributing writer for Military.com, Lida is a passionate supporter of the military, volunteering her time to help veterans' transition to civilian careers and assist employers who seek to hire military talent. She regularly speaks at conferences, corporate meetings and events focused on military transition.

Income vs expenses

Giveth and Then Taketh Away

Based on the increase (giving) in the Consumer Price Index, there will be a 5.9 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, and the Special Survivor Indemnity Allowance (SSIA), effective Dec. 1, 2021. But before you go spend it all, look further below.

Each year the Medicare Part B premium, deductible, and coinsurance rates are determined according to the Social Security Act. The standard monthly premium for Medicare Part B enrollees will be \$170.10 for 2022, an increase (taking away) of \$21.60 from \$148.50 in 2021. The annual deductible for all Medicare Part B beneficiaries is \$233 in 2022, an increase of \$30 from the annual deductible of \$203 in 2021.

TRICARE drug co-pays, both through Express Scripts and at an in-person location, have increased a few dollars.

- —Home Delivery through Express Scripts Pharmacy (Up to a 90-day supply)
 - Generic formulary drugs will increase from \$10 to \$12
 - Brand-name formulary drugs will increase from \$29 to \$34
 - Non-formulary drugs will increase from \$60 to \$68
- —Retail network pharmacies (Up to a 30-day supply)
 - Generic formulary drugs will increase from \$13 to \$14
 - Brand-name formulary drugs will increase from \$33 to \$38
- Non-formulary drugs will increase from \$60 to \$68 Now, if you have anything left, it's all yours!

Veterans News Links

VA Survivor Benefits for Family Members

If you're the surviving spouse, child, or parent of a service member or Veteran who died from a service-related injury or illness, you may be eligible for VA Dependency and Indemnity Compensation (DIC). DIC is a tax-free monthly financial benefit. Find out if you're eligible and how to apply.

VA Benefits for Presumptive Exposure

If you are a Veteran or survivor who may be eligible for the newly established military exposure presumptive conditions, VA encourages you to apply for benefits. Even if the illness or injury is not a presumptive, we still want every Veteran to file a claim for benefits they've earned and deserve.

Appeal Your VA Claim

Do you disagree with VA's decision on your claim? Veterans and other claimants for VA benefits can choose from three decision review options: Supplemental Claim, Higher-Level Review, and Board Appeal. Learn more about your appeal options.

Train for a Career in Tech

Are you seeking a career in the tech industry? VA's Veteran Employment Through Technology Education Courses (VET TEC) program can help you reach your goal. VET TEC not only pays tuition and fees, it also offers a housing allowance to use while you earn your certification. Learn more about the VET TEC program.

Crawford County Veterans Affairs

Phone: 814-333-7314 Fax: 814-337-5623 Downtown Mall (Parking Lot Side) 900 Water St., Suite 2 Meadville, PA 16335

Crawford County has five DAV vans. The vans are used for transporting veterans to and from their VA medical appointments and are conveniently located at VFW posts in Linesville, Meadville, and Titusville. There is no cost for this service and the veterans do not have to be members of any veterans organization. The Transportation Coordinator works every Wednesday, Thursday, and Friday scheduling rides and the volunteer drivers needed to keep things running smoothly.

Erie County Veterans Affairs

140 West Sixth Street Room 111 Erie, PA 16501 814-451-6265 veteraninfo@eriecountypa.gov

Venango Cty Veterans Affairs

Troy A Wood Human Services Complex 1 Dale Avenue Franklin, PA 16323 Phone: 814-432-9780

Mercer County Veterans Affairs

14 Courthouse Mercer, Pa 16137 Ph: 724-662-7511 Fax: 724-662-7516

To Join MOAA National: use the web site www.moaa.org/join or call 800-234-6622

Veterans Can Now Use

The Home Depot Military Discount Everyday

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

All U.S. veterans, active-duty service members and their spouses now qualify for Home Depot's everyday military discount thanks to an expansion announced by the home improvement retailer.

In the past, only active-duty troops, military retirees and their dependents could use the discount. Veterans were permitted to use it only on Memorial Day, July 4 and Veterans Day.

The 10% military discount is also now newly valid for online purchases in addition to in-store shopping, officials announced in a press release. Qualifying shoppers must create an account and then verify their military status in order to access the discount online and through the Home Depot app. The military discount is available for eligible purchases up to a \$400 maximum annual discount and can be used every day

Home Depot's discount now closely matches the Lowe's military discount.

Chapter Dues Are Now Due

throughout the year.

Thanks to the Following for Their 2022 Dues

Lost your invoice, use the one below. If you can't print the invoice contact Janet Oglesby and she will mail you one.

Carol Bellinni Marc Kirchner
Mark Bellinni Edward Morfenski
Ralph Dorman Janet Oglesby
Richard Elberfeld Richard Stuntz
Granville Goza Janice Thomas
Barb Goza Joal Wolf

Mission Statement French Creek Valley

French Creek Valley Chapter will promote the objectives of the Military Officers Association of America providing a uniform lobbying platform on behalf of the active duty, Reserve, Guard, retired, and former officers of the uniformed services and their spouses and families. Conduct activities which: perpetuate traditions, educate and inform members of world, national, and local events, which affect the current and former members of the U.S. military. Provide a fraternal and supportive community for members to network, socialize and promote camaraderie.

Membership Requirements for French Creek Valley Chapter

Membership is open to active duty, National Guard, Reserve, retired, and former commissioned officers and warrant officers of the following uniformed services: Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration.

Memberships also are available for surviving spouses of deceased officers. Chapter specific membership for spouses of present members and honorary members.

This newsletter is published for the benefit of the members of the French Creek Valley Chapter, which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are non-partisan. Articles in this newsletter are the opinions solely of the individual authors and do not necessarily express the policy or opinions of the newsletter's editor or publisher. Also, the individual opinions do not reflect an endorsement by the French Creek Valley Chapter or the national organization of the Military Officers Association of America, unless so indicated [Copyright 2018 Military Officers Association of American All rights reserved.] Questions or comments should be directed to: Granville B Goza III, Capt USAF, Ret., (814) 398-4470 gbgoza3@gmail.com

APPLICATION AND DUES RENEWAL FOR FRENCH CREEK VALLEY CHAPTER AN AFFILIATE OF MOAA

vallie.			. Make Check Payable to:
Address			French Creek Chapter
pouse's Name			PO Box 1004 Meadville, PA 1633.
•		Later and Vac C. N. C. B. Vac Tant Vac C. N. C.	Chapter Dues for 2022
Primary Phone #		Is this a cell Yes □ No □ Do You Text Yes □ No □	Regular Member \$10
-mail address			Spouse Member \$10
end Phone Number		Is this a cell Yes □ No □ Do You Text Yes □ No □	Surviving Spouse \$5
Service Branch	Rank	Status (Retired, Former, Active)	Due by January 1, 2022
Component Years Active	Years Reserve	Years National Guard	How do you communicate, — these are faster than email
Member of MOAA National Yes [☐ Are you on Facebook?		
Newsletters will be emailed, ch	☐ Do you use Twitter?		

If you are an surviving spouse put your spouses name down, their branch(s) last rank, status