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January 2020



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



PRESIDENT'S MESSAGE CAPT Richard C. West, USN (Ret.)



Greetings Huntsville Chapter Members –

Happy New Year and welcome to 2020!

Our 2019 Christmas party was a big success! If you didn't attend, you missed a great time, good food and some nice door prizes! Our 2020 party will be December 5th – please mark that on your calendar. We are forming a Party Committee to make the next party even bigger and more memorable than this year's – please consider volunteering!

Our next membership luncheon is scheduled for Wednesday, January 29th. It will be at 1100 at The Summit Club. Our guest speaker will be Judge Ruth Ann Hall from the 23rd Judicial Circuit who will discuss Veterans Court and the Second Chance Program. We will also be presenting our Scholarship Fund donation check to RSAMCC. Please **submit your reservations early** to CDR Christine Downing.

Our next breakfast meeting will be 0900 on January 11th. Our venue will again be the City Café Diner on Drake Avenue. Come enjoy some great food and camaraderie!

On Christmas Eve, our chapter did gift wrapping at the PX. In 6 hours, we received donations of over \$500. Many thanks to all those who volunteered – it was fun, and I hope to see all of you “on the job” again next year!

On January 17th at 1200 at The Links at Redstone, we will hold our first 2020 Golf Committee meeting. I invite any of you interested in helping organize and execute our premier scholarship fundraiser to attend and join us for lunch (1130) and the kick-off meeting!

We continue to work on filling the 2020 guest speaker schedule. If you have a suggestion or a topic that you would like to see included, please let Christine Downing (our Programs Chair) or I know.

Lastly, **just a reminder that dues are due January 1st**. Please see page 13 of this Sentinel to see if you are due!

Have a great month, stay warm, and enjoy the last of this year's college football!

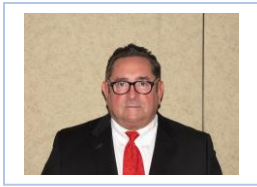
Rick

Member Meeting 29 January Guest Speaker is Judge Ruth Ann Hall

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Note: National MOAA and the Huntsville Chapter are non-partisan organizations



Legislative Corner

Lt Col Charles Clements, USAF-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



“All politics is local.”

On 20 December President Trump signed into law the 2020 National Defense Authorization Act (NDAA). It sets a base budget of \$658.4 billion, an additional \$71.5 billion for Overseas Contingency Operations, and \$5.3 billion for emergency disaster recovery to restore installations damaged by extreme weather and earthquakes. It establishes the Space Force to be under the Department of the Air Force similar to how the US Marines Corps has been associated with the US Navy.

The law also eliminates the “widows tax.” This NDAA authorizes \$5.7 billion to be spent to implement a three-year phased repeal of the Survivor Benefit Plan/Dependency and Indemnity Compensation offset benefiting over 65,000 military survivors across the country.

Earlier in December MOAA President and CEO Lt. Gen. Dana Atkins, USAF (Ret), said, “This will be the culmination of the efforts of many over the last four decades: military and veteran service organizations, the media, an amazing army of surviving spouses, The Military Coalition, and members of Congress and their dedicated staffs.”

MOAA has fought for years to eliminate the widow’s tax. Under former law, military survivors whose sponsors died from service-connected causes must forfeit part or all of their purchased military survivor benefits when they receive Dependency and Indemnity Compensation from the VA. These separate benefits offset each other, meaning every dollar a widow or widower receives in military survivor benefits is reduced for every dollar from the VA. The penalty can cost survivors up to \$12,000 a year.

Please read the recent posting to the Legislative portion of our webpage. The posting deals with articles on the details of the 2020 NDAA, the second failure of the DOD property valuation audit, and the delays facing veterans to gain access to military posts / bases.

As always, please take time to look at <http://takeaction.moaa.org>. The National Headhunters of MOAA has outlined action items they think are important to active duty force as well as those who have served, including you. On the MOAA webpage each action item is presented in the following format: Who is Affected; The Issue; and The Remedy.

2019-2020 GOVERNING BOARD

EXECUTIVE COMMITTEE

President: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

1st Vice President: CAPT William P. Nash, USN-Ret, (256) 858-1617, p3cdriver@gmail.com

2nd Vice President: Vacant

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, mbaron468@gmail.com

Treasurer: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, ctcbama76@gmail.com

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, jreadway51@mchsi.com

Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, lkubik@mediacombb.net

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, bged992K@aol.com

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

Second Past President: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, ctcbama76@gmail.com

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, csdowning@bellsouth.net

Programs: CDR Christine Downing, USN-Ret, 256-828-9740, csdowning@bellsouth.net

Legislative Affairs: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, ctcbama76@gmail.com

Personal Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, jerry15@hiway.net

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

Chapter Hospitality: Mrs. Carrie Hightower, 256-882-3992

Constitution and By-Laws: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, chbwig@gmail.com

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

ROTC: Vacant

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrt@comcast.net (June 2020)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (July 2021)

LTC John C. Franks, USA-Ret, 703-489-2701, john.franks@ingenuityinc.net (July 2022)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

Don't miss the after Christmas clearance on items through January. Stop by your Exchange to see what's on sale! And be sure to check on Friday's for the Manager's super sales! Usually the more you buy the more you save – and even more off with your STAR card!

In mid-January there will be a Valentine's Day sales. You don't want to miss out!

Download the Exchange Extra App. You can find Exchange sales anywhere in the world, coupons, recipes, fitness tips, start a shopping list, join the coffee club, and so much more!

To contact the Exchange about corporate information, visit our Customer Service page or write to: AAFES HQ, Attn: Marketing Directorate, 3911 S. Walton Walker Blvd., Dallas, TX 75236-1598.

The Redstone Arsenal Exchange is located at Building 3220, Redstone Arsenal, Alabama 35898-7210. You may call us at 256-883-6100.

As always shop early for the best selection.

Shopette

Valentine's drink mixes are available now. There is a wide variety to satisfy anyone's taste!

New! Patron Lime and Pineapple liqueur. New! Chattanooga Whiskey in 91 and 111 proof. The only Tennessee high malt whiskey.

Don't wait until the last minute to stock up for watching your favorite Bowl Game! Plus, you get 10% off case sales at your Shopette.

Not into football? Stop by and rent new release movies from the Redbox. You can download their app and reserve movies using your phone to pick up later that same day – no worries about your movie not being there!

Commissary

NEW! Pure Prana vitality shots – in Matcha, Fire ire Apple Cider Vinegar, Tumeric and basil, and Red Ginger. Next to the discounted meats.

Your commissary has coupons to print out and save! Visit: <http://www.mymilitarysavings.com/coupons> plus, you can use your commissary rewards card to load coupons before you shop or download the Rewards Card app from Google Play or the Apple App store. More information at: <http://www.commissaries.com/rewards/>.

Need Addresses

MAJ Paul Freeman, USA
Mrs. Joann Long

We have lost track of the above members. If you know their whereabouts, please have them contact Chris Downing at 256-828-9740.

Concerns

This month the following people were reported as being ill or recuperating and need our support and prayers:

None this month

Persons to contact are:

Army Representative:
COL James D. Treadway
256-859-1484
jtreadway51@mchsi.com

Navy/USMC Representative:
CW4 Louis J. Kubik
256-859-3054
lkubik@mediacombb.net

Air Force Representative:
Col Edward L. Uher
256-882-6824,
biged992K@aol.com

Personal Affairs Officer
Lt Col Gerald Haynes
256-882-7857
jerry15@hiwaay.net





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Do you know how the Windfall Elimination Provision and the Government Pension Offset may affect the direction of your Social Security?



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Cloud Investments, LLC and Cloud Financial, Inc. are not affiliated with or endorsed by the Social Security Administration or any government agency.



Fox Army Health Center MAJ Bruce T. Robinson, USA-Ret



Choose to Quit Tobacco: TRICARE Can Help

Do you want to quit tobacco, including smoking, vaping, or smokeless tobacco? TRICARE can help you. Using these products is harmful to your health. Over time, using them can shorten your lifespan and quality of life. According to the Centers for Disease Control and Prevention (CDC), tobacco use is the leading cause of preventable disease, disability, and death in the U.S. You don't need to have a tobacco-related illness to use these benefits.

Are you a TRICARE beneficiary and not entitled to Medicare? Tobacco cessation services and counseling are available to you. If you have Medicare, it offers similar services that you can use. TRICARE also covers certain prescription and over-the-counter products at no cost to you to help you quit tobacco. You must:

- Have a prescription from a TRICARE-authorized provider.
- Fill your prescription through the TRICARE Pharmacy Home Delivery or at a military pharmacy. TRICARE won't cover your tobacco cessation products if you get them from a retail pharmacy.
- Be age 18 or older if you're living in the U.S. You can't be eligible for Medicare.
- Be enrolled in TRICARE Overseas Program Prime if you're living overseas or in the U.S. territories of Guam, Puerto Rico, or the U.S. Virgin Islands.

According to the U.S. Department of Health & Human Services, smokers die on average at least 10 years earlier than those who don't smoke. And more than 1,200 people in the U.S. die from smoking-related causes every day.

The sooner you quit, the better for your body. Quitting sets a good example for the children and teens in your life. It's during youth and young adulthood when tobacco use and addiction mostly start.

E-cigarette use is also a growing area of concern. According to the 2015 *Department of Defense Health Related Behaviors Survey*, 35.7% of service members have tried e-cigarettes. This is an increase of eight-fold between 2011 and 2015. And 11.1% of service members said they use e-cigarettes daily. This is a rate higher than the 3.7% of users across the general population during a similar period.

Many people use e-cigarettes recreationally. But some people use e-cigarettes to help them stop using other tobacco products. The Food and Drug Administration doesn't approve e-cigarettes to help you quit smoking. TRICARE covers proven, safe, and effective methods to help you quit tobacco.

The Department of Defense has a campaign to help service members and their families stop their use of tobacco. [YouCanQuit2](#) provides a wide range of tools. To learn more about TRICARE resources, check out the [TRICARE Tobacco Cessation Program Fact Sheet](#).

We are committed to helping you succeed in your attempt to quit. To learn more about tobacco cessation and available resources, you can check out the [Military Health System Tobacco-Free Living](#) page.



THE REDSTONE ARSENAL MILITARY & CIVILIANS' CLUB
WOULD BE HONORED BY YOUR PRESENCE AT THE

Gala *in the* Garden

FRIDAY
FEBRUARY 21, 2020

6 P.M. ~ 10 P.M.

HUNTSVILLE
BOTANICAL GARDEN



ENTERTAINMENT | CASH BAR | LIVE & SILENT AUCTIONS

BENEFITING THE RSAMCC COMMUNITY ASSISTANCE GRANTS &
MERIT SCHOLARSHIP AWARDS

COCKTAIL ATTIRE

Visit <https://www.rsamcc.org/> to purchase tickets
or email rsamccfundraising@gmail.com
\$75 per person ~ \$525 for a table of 8
RSVP by February 15th

RSAMCC is a 501 (c)(4) non profit private organization not affiliated with Redstone Arsenal or the US Army.





Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Hoping that everyone had a Merry Christmas & a Happy New Year!

Our luncheon for Thursday, January 16th, will be held at Buffet 88, 6125 University Drive, Huntsville. Phone: 256-971-9870.
Everyone will be called.

Surviving Spouse Corner: Self-Care Tips for Grievers

Caring for yourself after experiencing the loss of a loved one is essential and can help with the grieving process. -Kathy Thorp, Surviving Spouse Advisory Committee

The weeks following a loved one's passing are challenging — with grief creeping to overtake you at any moment. Caring for your body, mind, and spirit is key to facing the future. Here are a few other tips to remember:

- Establish a sleep hygiene schedule. Sleep, as simple as it sounds, is the first of many ways to lead to self-compassion and self-care.
- Lean on your family and friends, and take up offers of help, luncheon dates, or dinner. It benefits you as much as it benefits the giver, who desires to show their love and concern for you. Be careful to not overdo it though; it's important to find the right balance and be able to say "no."
- Ask for help with responsibilities your loved one once did. This will help you learn and master unknown tasks and build confidence. Or, hire someone, either for a short period of time or longer, to tackle the jobs which with you're uncomfortable.
- Establish a "what if" binder. (Regardless whether you've lost a loved one or not, take time to do this.) It will help those you leave behind to carry out your wishes. Many articles, pamphlets, and books have been written about what surviving spouses need to know, including [valuable resources from MOAA](#).
- Lastly, find your peaceful place — at the beach, at the lake, or someplace you and your loved one shared together. Admire the beauty, feel the breeze, remember the love you shared, and say a prayer that comes to your heart.



Chaplain's Corner **CH (LTC) Bert Wiggers, AUS-Ret**

What Did Our Forefather Really Say?

Recently we have heard many quoting our forefathers. But I'm afraid that many are adding or subtracting or/ and even changing words in the quotes. Let's read a few of the quotes to see if they are on the right track.

"While we are zealously performing the duties of good citizens and soldiers, we certainly ought not to be inattentive to the higher duties of religion. To the distinguished character of Patriot, it should be our highest glory to add the more distinguished character of Christians." General George Washington

"We have staked the whole future of American civilization not on the power of government, far from it. We have staked the future of all of our political institutions upon the capacity of each and all of us to govern ourselves according to the Ten Commandments of God." James Madison (Primary Author of the U. S. Constitution)

"Our constitution was made only for a moral and religious people. It is wholly inadequate to the Government." John Adams (America's Second President)

"God who gave us life gave us liberty. Can the liberties of a nation be secure when we have removed a conviction that these liberties are the gift of God? Indeed, I tremble for my country when I reflect that God is just, that His Justice cannot sleep forever." Thomas Jefferson (Author of America's Declaration of Independence)



Memorials

If you would like to send a memorial contribution to the Huntsville Chapter MOAA, please send the following information along with your check to:
Memorials, HCMOAA, P.O. Box
1301, Huntsville, AL 35807

In memory of:

By:

Membership Statistics

Total Members: 373
Regular Members: 305
Surviving Spouses: 68

New this month: 1
Deaths this month: 0
Renewals: 16

Welcome New Members to Huntsville Chapter MOAA

CW4 Samuel Smith, USA

Recruiting

You are our best recruiter. If you have a friend, colleague or co-worker who is eligible to join MOAA, or who already belongs to MOAA National – bring him/her to a Chapter meeting. You would be doing both them and the Chapter a favor.



Membership Meeting
29 January 2020
1100 – Summit Club

Guest Speaker: Judge Ruth Ann Hall
Presiding Circuit Judge

Judge Hall was appointed to the District Court bench by Governor Bob Riley in August 2007 and then appointed by Governor Robert Bentley to the Circuit Bench in July 2011.

She received her undergraduate degree from the University of Alabama at Huntsville and her Juris Doctorate degree from Cumberland University where she graduated Magna Cum Laude. While at Cumberland Judge Hall was a member of the Law Review and published an article that has been cited for jury selection and received numerous awards and academic scholarships.

Prior to her appointment, Judge Hall was actively engaged in litigation for 17 years. She handled cases throughout Alabama with a concentration on civil defense in the North Alabama region. She was cited as one of the Most Prolific lawyers in the State of Alabama. While in private practice, Judge Hall was a member of the Defense Research Institute, International Association of Arson Investigators and the Alabama Defense Lawyers Association.

Since taking the bench, Judge Hall has presided over the Adult Mental Health Court and the JCC-Juvenile Conference Committee. Additionally, she founded JAC – Juvenile Alternative Court, which is the first of its kind in the State of Alabama, addressing the mental health needs of juveniles in Madison County.

Judge Hall also established a Veterans Court to meet the needs of veterans in our community who suffer from mental illness and/or substance abuse issues. Her talk will focus on the Veterans Court.

Menu: Baked ziti, chicken parmesan, green beans, salad, tiramisu, assorted beverages

Cost: \$15 for Chapter members and their guests – pay at the door – cash or check only

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 25 January 2020



HCMOAA Treasurer's Report November 2019

Submitted by Lt Col Charles T. Clements, USAF (Ret.)

1. The November 2019 Treasurer's Report is presented herein. It was reviewed by the Governing Board and forwarded for membership approval at the January 2020 meeting.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 5,003.88	\$ 8,003.54
Income	\$ 4,185.00	\$ 0.20
Expenses	\$ 2,417.77	\$ 0.00
Ending Balance	\$ 6,771.11	\$ 8,003.74

3. Notable income: Revenue from RAD Luncheon donations from several veteran services organizations, membership meeting meals, Christmas social revenue and dues.

4. Notable expenses: Membership meal expenses for two months, RAD Luncheon expenses, purchase of door prizes for the Christmas social and office supplies.

5. Chapter savings account activity was limited to interest.

6. The Chapter re-invested a Certificate of Deposit (CD) with Wells Fargo Bank on 19 March 2019. The CD was opened for \$8,174.85 and the current balance is \$8,317.09. The funds represented by this CD are for reserve funding and advance dues payment protection.

Scholarship Fund

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving students. Please consider donating to our program. Contact the HCMOAA Scholarship Fund Treasurer, Rick West, at rickw675@att.net or 256.776.6901 for details.

Scholarship Fund Donations Received During December 2019

None

Total received for December:	\$0
Total received FY20 to date:	\$50



How Your TRICARE Costs Will Change in 2020

With a new year on the horizon, Tricare costs will be changing in 2020. By law Tricare fees go up slightly every year. For retirees the cost bump is tied to the annual cost of living increase (COLA), while other fee increases are set ahead of time by Congress. While the changes are small, the costs do go up for many Tricare recipients. Here's a breakdown:

TRICARE Prime

While active duty family members pay no enrollment fee for Tricare Prime, the annual fee for retirees who entered the service before 2018 and their dependents will increase from \$297 annually to \$300 for individual coverage while family coverage will go from \$594 to \$600.

For those retirees who entered the service after Jan. 1, 2018 and their beneficiaries the annual premium for individual coverage will go from \$360 to \$366 while the family plan will increase from \$720 to \$732.

Some copayments will increase as well; specialty and urgent care visits will cost \$1 more in 2020. Tricare Prime users who are medically retired or survivors do not see an increase.

TRICARE Select

Just like Tricare Prime, active duty family members enrolled in Tricare Select pay no enrollment fees. All others will see a slight fee increase in 2020.

While retirees who entered service before 2018 pay no enrollment fee, retirees who joined the service in 2018 or later will see an increase from \$462 to \$471 for individual coverage and \$924 to \$942 for family coverage.

Some copayments will see slight increases as well. Active duty family members of those who entered before 2018 as well as all Tricare Reserve Select participants will see primary care visits go up by \$1 - from \$21 to \$22, and specialist visits will increase \$2 each, from \$31 to \$33. Those who entered in 2018 or later will see a \$1 increase in specialist visits.

TRICARE Reserve Select

Reservists enrolled in Tricare Reserve Select will see their monthly payments increase from \$42.83 to \$44.17 for individual coverage and from \$218.01 to \$228.27 for family coverage.

TRICARE Retired Reserve

Retired reservists who haven't turned 60 and are covered under the Tricare Retired Reserve program will benefit from a rate decrease in 2020. The monthly premium for an individual retiree will decrease from \$451.51 to \$444.37, and those with family coverage will see a monthly decrease from \$1,083.40 to \$1,066.26.

TRICARE Young Adult

College-age dependents enrolled in the [Tricare Young Adult](#) program will see an increase in their monthly premiums; however, the amounts vary depending on which option they are covered under. For those using Tricare Young Adult Select, the monthly payment will go from \$214 to \$228, and those using Tricare Young Adult Prime will see the monthly payment increase from \$358 to \$376.

Continued on page 14



Huntsville Chapter
Military Officers Association of America
P.O. Box 1301
Huntsville, AL 35807
www.huntsvillemoaa.org



Membership Application or Renewal
Yes - I'd like to add my voice to the Huntsville Chapter!

<input type="checkbox"/> New	<input type="checkbox"/> One Year	\$10*	If New, how did you hear about us? <input type="checkbox"/> MOAA National <input type="checkbox"/> Local event <input type="checkbox"/> Letter / e-mail from HCMOAA <input type="checkbox"/> HCMOAA website <input type="checkbox"/> Friend / acquaintance <input type="checkbox"/> Other (Please explain _____)
<input type="checkbox"/> Renewal	<input type="checkbox"/> Two Years	\$20	
	<input type="checkbox"/> Three Years	\$30	

Interested in a Chapter Life Membership
Contact us for pricing (age-based)

*New members joining after September 1st will have their membership paid through following calendar year

First Name		MI	Last Name		
Preferred Name		Birthday	Spouse's Name		Period(s) of Active Duty i.e. 1965 – 1990
Grade	Branch of Service		MOAA National Member #		
Active	Retired	NG	Former Officer	Reserve	Surviving Spouse
Mailing Address		City		State	Zip
Phone Number		E-mail Address			

Attention Annual Members

It is getting time to renew your membership for next year
The Chapter has one of, if not the, lowest membership rates in the country at \$10

Don't risk getting dropped from the rolls – If you need to renew your name is on the next page

You can also renew for multiple years and lock in that low rate
Don't know when your membership expires? Contact CDR Chris Downing at
256-828-9740 or csdowning@bellsouth.net

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member – contact
COL John Fairlamb at 256-539-0161 or fairlambjrf@comcast.net for the details

The following members need to renew their memberships

Please get your checks in the mail soonest

CDR Timothy L Zane
CW4 William J Barron
CW5 Charles A Covell
LTC Michael W DiNardo
COL Ronald N Funderburk
MAJ Richard C Hudgens
LTC Charles A Joyner
COL Dale C Kuehl
COL Terese D LeFrancois
CAPT Dale E Lyle
LTC Thomas R McLaughlin Jr
CDR Steven T Middleton
COL John A Olshefski
LTC Albert G Parmentier II
COL Mike A Roddy III
MAJ Sean R Sterling
MAJ Michael V Tallman
LCDR Frances K Witt
Mrs. Margot Chabot
Mrs. Marjorie E Hines
Mrs. Virginia Wagner

COL Mark R Arn
LTC John S Bolton
COL Steven S DeBusk
Lt Col James B Dooley
LTC Linda L Green
LTC Richard K Jackson
COL Alvin R Kemmet Jr
LTC Ruby R Lardent-Davis
LTC Richard W LeVan
COL Michael S Maloney

COL Millard E Moon
LCDR Neftali Pagan
MAJ Richard J Quinones
LTC John R Scott
CWO4 Gary K Sweet
COL Casmere H Taylor
CAPT Scott W Witt
Mrs. Sonia Gojsza
Mrs. Jean B Parker
Mrs. Caroline Wilson





20 Birthdays in January

BG William J Fiorentino, USA
COL Wood R DeLeuil, USA
Mrs. Lee Newell
CW4 William J Barron, USA
MG Kenneth J Quinlan, USA
COL Thomas J Kunhart, USA
COL Steven E Walburn, USA
MAJ Paul E Freeman, USA
COL Carl D Owens Sr, USA
Lt Col James B Dooley, USAF

COL Gilbert J Stieglitz, USA
COL Jimmy C Hill, USA
Col Dwayne B Wilhite, USAF
Col David C Hall, USAF
COL Robert A Brown, USA
MAJ Monte C Washburn, USA
CDR Paul R Morin, USN
LTC Eric C Deets, USA
CW4 Michael H McIntosh, USA
COL Gary L Bliss, USA

If we missed your birthday, it's because we don't have it on file. Please e-mail your birth date to MAJ Bruce Robinson at brucer76@knology.net so it can be included in future newsletters. Thank you.

TRICARE Costs – continued from page 11

Continued Health Care Benefit Program (CHCBP)

Recently discharged members with temporary health insurance under the Continued Health Care Benefit Program (CHCBP) will see their premiums increase by the largest amount. Those who have single coverage will be hit with a premium increase from \$484.33 to \$517.67 each month, and those electing family coverages will pay an additional \$75.67 each month, increasing their premiums from \$1,091 to \$1,166.67.

TRICARE Pharmacy Costs

Prescription drug costs for Tricare users are also set to rise Jan. 1, some by as much as 42%. The pharmacy fee increases impact all Tricare users who utilize off-base pharmacies, including those on Tricare for Life.

Effective Jan. 1, 2020, a 90-day supply of generic drugs received through the program's Express Scripts mail-order pharmacy will increase from \$7 to \$10. Co-pays on brand-name drugs received through the mail will go from \$24 to \$29; the price rises from \$53 to \$60 for non-formulary drugs.

Generic drug prescriptions filled at retail pharmacies will see the cost rise from \$11 to \$13 for a 30-day supply, while the same supply of brand-name medications will increase from \$28 to \$33. Non-formulary drugs -- those not on Tricare's list of fully covered medications -- will go up from \$53 to \$60.

Prescriptions filled on base will continue to be free. |||



TAPS

*Our deepest sympathy and prayers are extended
to the families and friends of:*

None this month

*Gone but not forgotten for their dedicated support and service to our Country. We
will miss these outstanding Leaders and Patriots.*



5 Things You Need to Know About the Widows Tax Repeal

Here is what's known about the plan outlined in the FY 2020 National Defense Authorization Act (NDAA) to end the Survivor Benefit Plan-Dependency and Indemnity Compensation offset.

- 1. The logistics.** The phased-in approach to repeal is really a three-year rollout with a delayed start. No changes will be made to the benefit in calendar year 2020, but the offset will be reduced partially over 2021 and 2022, with full elimination starting on Jan. 1, 2023.
- 2. The limitations.** The benefit will not be extended retroactively. The bill states specifically that "no benefits may be paid to any person for any period before the effective date provided by reasons made of the amendments made" by the NDAA.
- 3. The "pay-for."** No benefits have been or will be reduced to pay for this repeal.
- 4. The fine print.** The NDAA section addressing the repeal also removes the option for an eligible surviving military spouse to establish an annuity in the name of a dependent child instead of their own. This change would take effect Jan. 1, 2023. Spouses who've elected to transfer their annuity payment to a child (or children) will have their eligibility for the benefit restored on Dec. 31, 2022, "whether or not payment to such child subsequently was terminated due to loss of dependent status or death," per the legislation.

Previously, survivors were coerced to transfer their survivor benefits to their children in order to receive both benefits. Those benefits expired whenever the dependent reached the age of majority. But a change in the 2017 tax bill dramatically increased the rate those benefits were taxed at. By repealing the child option, survivors both avoid what's been termed the "kiddie tax" and receive the full benefits they deserve. However, the current dilemma of this egregious tax remains a challenge, and MOAA is actively pursuing a resolution.

- 5. What's next.** DFAS will post information and updates on the status of the implementation of this new law on the DFAS website on a new page called SBP-DIC News: www.dfas.mil/sbpdicnews.

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DHA Monitoring Payment Processing Error in TRICARE East Region

The Defense Health Agency (DHA) and Humana Military are working closely together to quickly assist approximately 75,000 TRICARE beneficiaries affected by a payment processing error that occurred on Thursday Dec. 5. For those affected, health care coverage remains uninterrupted.

“While this is an unfortunate error, I am confident this will be resolved quickly,” said Army Lt. Gen. Ron Place, director of the Defense Health Agency. “I am personally in touch with the president of Humana Military, and his team has taken immediate steps to correct this error.”

Humana Military is the TRICARE regional contractor that supports the TRICARE East Region. According to Humana Military, the processing error resulted in inaccurate charges that were as much as 100 times larger than the accurate bill. The root cause of the processing error is still under investigation. Humana Military is:

- Working with banks to reverse these charges
- Covering any overdraft and related fees

Beneficiaries with questions should contact Humana Military at 1-800-444-5445. Humana Military is extending their customer service hours throughout the weekend between 8 a.m. and 6 p.m. ET to assist TRICARE beneficiaries who are experiencing problems. For additional information, visit the [Humana Military website](http://HumanaMilitary.com).

Chapter Happenings



Christmas Social - 2019



Gift Wrapping at the PX - 2019

Huntsville Chapter Objectives

- Promote the aims of the national MOAA organization
- Further the legislative and other objectives of MOAA through grassroots activity
- Foster fraternal relationships among retired, active and former officers of the uniformed services
- Maintain liaison and a positive relationship with the Redstone Arsenal Garrison and other military commands in the Northern Alabama area
- Provide a social venue for members to meet periodically and enjoy fellowship with people of similar interests and backgrounds
- Promote and assist worthy community activities
- Provide useful services and information for members and their dependents and survivors
- Provide representation to the Alabama Council of Chapters of MOAA
- Provide representation to the Northern Alabama Veterans and Fraternal Organizations Coalition
- Protect the rights and interests of service retirees and active duty military members in matters of state legislation through the Alabama Council of Chapters

Benefits of Membership

We are the largest of the 13 chapters in Alabama and have about 450 members. We have been recognized by National MOAA for the last four years with Level of Excellence awards. We provide grassroots support for issues that affect us and are active in both the Redstone Arsenal and Madison County communities. Why should you join our chapter? This is what we do, and what's in it for you:

- Partnership with Redstone Arsenal agencies – Fox Army Health Clinic, Army Community Service, MWR, PX/Commissary, Military Retiree Council
- Membership in the North Alabama Veterans and Fraternal Organizations Coalition (NAVFOC) – plugged in to the larger Veterans associations “big picture”
- Recognizing leadership – JROTC/ROTC awards and “gold bar” ceremonies
- Recognizing potential – Scholarship Awards program with the Redstone Arsenal Military and Civilians Club
- Community service/relations – annual Tut Fann Veterans Home BBQ, Memorial Day wreath laying ceremony, Veterans Day parade and events, Retiree Appreciation Day
- Camaraderie – Monthly meetings & breakfasts, parties, golf tournament
- Information – Monthly newsletter, web site, Personal Affairs, guest speakers
- Legislative action – grassroots activities, support for National MOAA agenda
- Venue for getting involved

Please visit our award-winning chapter website at <http://huntsvillemoaa.org> where you can find out more about chapter activities.

Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our 400+ members each month. All they can say is “no”.

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is brucer76@knology.net or 256-426-0525.

Important Dates in January

- 1 January – New Year’s Day
- 1 January – Emancipation Proclamation freed the slaves (1863)
- 1 January – Ellis Island opened in New York harbor (1892)
- 1 January - The Commonwealth of Australia was founded (1901)
- 1 January - Fidel Castro seized power in Cuba (1959)
- 3 January - Alaska was admitted as the 49th U.S. state (1959)
- 4 January - President George Washington delivered the first State of the Union address (1790)
- 5 January - Nellie Taylor Ross of Wyoming became the first female governor (1925)
- 8 January -The Battle of New Orleans (1815)
- 8 January - Charles de Gaulle took office as the president of France (1959)
- 9 January – Monthly Board Meeting – Java Cafe**
- 9 January- Construction work began on the Aswan High Dam (1960)
- 10 January - Florida became the third state to secede from the Union (1861)
- 10 January – League of Nations established (1920)
- 11 January - Alabama seceded from the Union (1861)
- 11 January – Monthly Breakfast – City Café Diner**
- 13 January - Douglas Wilder of Virginia became the first African American governor (1990)
- 16 January - The Shah of Iran fled his country (1979)
- 17 January – Golf Meeting – Link at Redstone**
- 19 January - Indira Gandhi was elected prime minister of India (1966)
- 20 January - Franklin Roosevelt was inaugurated to an unprecedented fourth term (1945)
- 20 January - Martin Luther King Day
- 21 January - The Concorde supersonic jet began passenger service (1976)
- 22 January - Abortion became legal in the U.S (1973)
- 23 January - The American ship USS Pueblo was seized by North Korean (1968)
- 24 January - The California gold rush began (1848)
- 25 January - President Kennedy conducted the first live televised presidential news conference (1961)
- 27 January - The Russian Army liberated Auschwitz death camp (1945)
- 28 January - The U.S. Coast Guard was created (1915)
- 29 January – Monthly Member Meeting – Summit Club**
- 30 January - Adolf Hitler was appointed Chancellor of Germany (1933)

