

Volume 54, Issue 11
November 2015

Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



PRESIDENT'S MESSAGE Dr. Bruce T. Robinson, MAJ, USA, Ret



Hi Everyone –

I want to inform you that I will be stepping down as President at the end of the year. My reasons for this are several. First, I have been serving as President going on 5 years. That is a long time. What initially was challenging and rewarding has now become tedious. Secondly, the nature of my job with MDA has evolved to the point where I am not able to devote enough time to the duties of the President. I am not able to attend some meetings, and I find myself doing a lot of MOAA-related work in the evenings and on weekends, which is taking time away from my family (and new granddaughter). Finally, I am somewhat frustrated with the lack of participation of membership in most everything we do as a Chapter. An all-hands e-mail may get 2 or 3 responses. Calls for volunteers to support the golf, the RAD and other events go unanswered. The same core set of 4 or 5 people do all the work of the Chapter. Anyway, my last official function will be the Christmas party. I plan to pass the gavel at that time.

I intend to remain active in the Chapter, as my time permits, in several areas. I will serve on the board as Past President. I will continue as Sentinel editor. I will work on both the Membership and Golf committees.

Per the Constitution and By-laws, the 1st Vice President will succeed the President should he be unable to serve. Norb Patla has declined this opportunity, and will be stepping down as 1st Vice President at the end of the year as well. In this situation, the 2nd Vice President will assume the position of President. Charles Clements has agreed to serve as your new Chapter President. I will be working with him over the next couple of months to ensure a smooth transition. Please give him your full support as he takes on this role.

This change is going to open up both Vice President positions. If any of you are up to the challenge, please let me and Charles know.

It has been very rewarding leading this organization, giving back to the community, and getting to know some of you.

- Bruce

Get Involved!

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



Legislative Corner

Lt Col Gerald W. (Jerry) Haynes, USAF-Ret



**TAKE
ACTION**

→ http://www.moaa.org/Main_Menu/Take_Action/Take_Action.html

Important Current Issue:

For those of you with email/internet access please go to the web address at: <http://capwiz.com/moaa/issues/alert/?alertid=68282046> and send the prepared (edit if you like) memo to your elected Federal officials. Act now to stop a federal default because Congress has little time to act before a 3 November deadline. Tell your elected federal officials to do what's necessary to make sure the nation doesn't default on its obligations.

If you think you're "fully grandfathered," think again.

MOAA has told you the FY 2016 Defense Authorization Act includes a dramatic overhaul of the military retirement system that reduces retired pay value by 20 percent and substitutes a lower-value savings match under a 401(k)-style system. Further, they've also told you the new plan will be imposed **only on new service entrants** on or after Jan. 1, 2018. In other words, all currently in uniform and everyone already retired will be "grandfathered" under the current retirement system.

That's definitely not the same thing as saying, "No currently serving or retired service member will experience any financial penalty from this change." Now that you're interested, let's look briefly at the new system.

- **Reduced retired pay:** Instead of providing 2.5 percent of the highest three years' average basic pay for each year of service (50 percent at 20 years; 75 percent at 30), it provides 2 percent per year (40 percent at 20 years; 60 percent at 30).
- **Thrift Savings Plan (TSP):** To help offset the lost retired pay, service members will be expected to contribute part of their pay to a 401(k)-like TSP.
- **Government TSP contributions:** DoD will put 1 percent of basic pay in each service member's TSP account each year. Starting after two years of service, DoD also will match the service member's contribution up to 4 percent of basic pay. Matching deposits will stop after 26 years of service.
- **Vesting:** Unlike the current system, service members separating after one or more terms would be able to keep the government contributions to their TSP.

Continued on page 9

2015-2016 GOVERNING BOARD

EXECUTIVE COMMITTEE

President: MAJ Bruce T. Robinson USA-Ret, 256-450-3191, brobinso@mitre.org

1st Vice President: COL Norb Patla, USA-Ret, 256-572-0053, norbpatla@otelco.net

2nd Vice President: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, charles.clements@mda.mil

Secretary: MAJ Joe H. Williams, USA-Ret, 256-880-7694, joehwilliams@bellsouth.net

Treasurer: CAPT Richard C. West, USN-Ret, 256-776-6901, rick675@hughes.net

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, jtreadway51@nchsi.com

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

Air Force Representative: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

Immediate Past President: Maj Glenn S. Crawley, USAF-Ret, 256-883-2323, glennscrawley@comcast.net

Second Past President: Vacant

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, cdowning@bellsouth.net (Acting)

Programs: LTC Earl Freeman, USA-Ret, 256-479-6735, earl1906@gmail.com

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

Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-1334, mrbill5779@comcast.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

Finance (Budget): CDR Robert Rolf, USN-Ret, 256-206-6164, rrolf@att.net

Constitution and By-Laws: CAPT Richard C. West, USN-Ret, 256-776-6901, rick675@hughes.net

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

FAHC Liaison: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

Golf: Vacant

ROTC: Lt Col Charles Clements, USAF-Ret, 256-450-3610, charles.clements@mda.mil

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, brobinso@mitre.org

THE SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, brobinso@mitre.org

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2017)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandis.com (July 2018)

LTC John C. Franks, USA-Ret, 703-489-2701, john.franks@ingenuityinc.net (July 2016)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

November is the month for shopping the holiday deals!

Your AAFES store has the new Toy Book available with 32 pages of toys on sale from Oct 23 to Dec 4. Stop in and get your copy!

Your new chip enabled Military Star Card should arrive by Oct 31. Use your Military Star card and enjoy 10% off in the Redstone Exchange Food Court and Burger King.

As always shop early for best selection.

Shoppette

At the Shoppette – we have new wines and beers – stop in to check out the selection. A new group of muscadine wines are now available – red and white – so hurry in for the best selection!

Commissary

But don't be haunted by questions or concerns about your commissary, because we're here to help! We encourage you to [contact your store director](#) or ask to speak with the manager on duty.

Prepare for your **Thanksgiving holiday meal**, beginning Nov. 1, with the Free Turkey Coupon booklets.

Your commissary will have fresh turkeys from Nov 16-Nov 30 at 99 cents per pound. Quantities are limited so stop by your commissary to see your Meat Department Manager and pre-order yours today. Turkey providers are Foster Farms, Honeysuckle, and Shady Brooks.

We wanted to update you on our efforts to roll out wireless internet to help you access your Commissary Rewards Card account, sales flyers and other shopping information in the store. The [final phase of this project](#), which began earlier this week, is expected to last until April 2016. When it is complete, wireless internet access will be available for customer use at commissaries worldwide!

Need Addresses

COL Harold Floody, USA

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

Concerns

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

COL Brion Chabot, USA

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 Gerald C. Maxwell
 256-606-5282
gerald.c.maxwell@nasa.gov

Personal Affairs Officer
COL William Stevenson
 256-424-1334
Mrbill5779@comcast.net



**Paul Snowden,
Tim Kinnison, COL., USAF (Ret.)
Gary Brotherton**

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[Signature]
NATIONAL CHAIR
EMPLOYER SUPPORT OF THE GUARD AND RESERVE

*Nominated by
SSG Gary Brotherton
who returned recently
from a year of
active duty overseas.*

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Cloud Advice: Fiduciary Standard Expansion Law

Last week in our Cloud Advice column we wrote about the difference between the fiduciary standard and the suitability standard. We explained that brokers and brokerage houses are only required to give advice that is "suitable" for investors whereas Registered Investment Advisors (RIA) and Investment Advisor Representatives (IAR) are required to act in an investor's "best interest."

If you missed that column, I recommend that you go read it online at www.CloudFinancial.com/Blog, because this conversation isn't going away.

Let's start with a quick recap of the two standards as they relate to the financial services industry. The suitability standard requires only that a broker or advisor offer advice that is suitable to his or her client's situation, which may or may not be what is also best for the client. The fiduciary standard, on the other hand, requires an advisor to always put the client's best interests first. And look, please understand, I don't mean to suggest that all brokers are only looking out for themselves. You may be lucky enough to have found one who puts your interests before his own, even if he is not required to. My goal is for you to understand the difference in standards and the questions you should be asking so you can determine that.

Other professions that are held to a fiduciary standard include CPAs, Doctors & lawyers. In addition to putting a client's best interests first, a financial professional held to a fiduciary standard must act with prudence, cannot mislead, and must fully disclose and fairly manage the client's assets in the client's favor.

I find that when people learn about the difference between the two standards, they often wonder how it is possible that one group of professionals is held to a significantly lower standard than another group of professionals in the same industry. Why wouldn't everyone be held to the higher standard and be required to do what is best for their clients? Wouldn't that make sense to help avoid any confusion?

Hmm. Well, the government has started to ask those questions as well. The Department of Labor has introduced a new proposal, one that would require all financial advisors to put the best interests of their clients ahead of their own, even if it means less money in their pocket. Brokers would be required to recommend the best product, not just a suitable one

that benefits the broker. This proposal comes on the heels of research performed by the Council of Economic Advisers (CEA) that estimates the "suitability" standard can cost investors over 1 percent of their total return annually. In fact, a White House memo argues that investors lose as much as \$17 billion annually in retirement dollars because of conflicted advice.

Now, you may be thinking, "Oh, that isn't what's happening to me, though." Although, I hope that it is not, please know this, the report from the Council of Economic Advisers also stated that an estimated \$1.7 trillion of IRA assets are invested in products that generally provide payments that generate conflicts of interest.

It isn't just the CEA that found startling results. A strong set of independent research also shows that losses result from brokers getting backdoor payments or hidden fees for steering their clients' savings into funds with higher fees and lower returns.

The Department of Labor has been tasked with putting forth new rules to protect investors. The proposed rules will require all retirement advisors to put their clients' best interests first, expanding the fiduciary standard to apply to brokers. Second, the proposed rules will preserve the ability of working and middle class families to choose different types of advice. Lastly, it will preserve access to retirement education.

You might think, "Great, if things are changing, I don't need to switch to an IAR or RIA. My guy will be held to the fiduciary standard." And, although, I hope that will happen, you should know that this proposal won't go through without a fight. According to the vice president of the Insured Retirement Institute, if the Department of Labor releases a conflict of interest rule based on expanding the fiduciary standard, it will be met with "swift and strong legislative action."

Please note that this issue was first introduced to Congress in October 2010, and five years later nothing has changed. Potential conflicts of interest, compounded over five years, may have cost you significant losses. How much more are you going to miss out on, waiting for a change?

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Fox Army Health Center

Col Gerald C. Maxwell, USAFR



Request Your Prescription Refills — Whether by Phone, Online, or by Mail — Prior to Your Visit to cut Down on Waiting Time

Changes to TRICARE Pharmacy Program may result in longer wait times for all beneficiaries at military pharmacies, however, we have tips on how you can skip the wait.

The number of prescriptions we process increases significantly each year. We currently fill an average of 1,200 to 1,400 prescriptions daily at Fox, a number that spikes before and after a government holiday. Our new Pharmacy Chief, James Becknell, and his staff are hard at work upgrading processes and equipment. We are also hiring additional staff to meet the increasing demand.

“This is undoubtedly the best crew I have ever worked with,” Becknell said. “They all are willing go the extra mile to take care of the patient. That’s what we’re in this business for.”

With the assistance of 21 American Red Cross volunteers, some who have been serving at Fox for more than 35 years, FAHC staff has been able to meet the MEDCOM wait time standard of reaching at least 80 percent of their beneficiary tickets within 30 minutes. “In order to decrease the wait time for all beneficiaries, new efforts are underway to improve processes,” said Carpenter.

Here are some tips on how you can reduce or eliminate your wait time on medication refills:

1. Use the Phone-In refill request system. Dial 256-842-7337 or 1-800-223-9531 and follow the prompts. Have the last four digits of the sponsor’s social security number ready and the eight digit prescription number(s) available when you call. After three business days, your refill will be ready at the walkup refill window at the pharmacy.
2. Use the Fox Army Pharmacy Online Refill site. From our new website, www.redstone.amedd.army.mil you can reach the Fox Army Pharmacy Online Refill page by following the prompts from the home page. After three business days, your refill will be ready at the walkup refill window at the pharmacy.
3. Use the TRICARE Pharmacy Home Delivery option. The TRICARE Pharmacy Program site (www.express-scripts.com/TRICARE/benefits/homedelivery.shtml) will show you how to register for home delivery by phone, mail or online. It is recommended that you have a 30-day supply of medication on hand while your first order is processed using the TRICARE Pharmacy Home Delivery option.

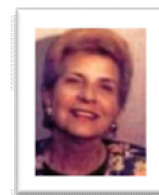
Currently, the pharmacy is open from 7:30 a.m. to 4:30 p.m. Fox staff typically takes the last prescription at 4:15 p.m., but on days with exceptionally high demand the cut off is earlier. By ordering refills prior to your visit, beneficiaries aren’t impacted by the early cutoff.

Continued on page 18



Mrs. Carrie Hightower
256-882-3992

Widow's Activities



Mrs. Liz Townsend
256-721-9762

WOW Support Group

Ten members met for lunch at the Golden Corral in October. It was a good outing.

The WOW Support Group will meet for lunch on Thursday, November 19th, at the Blue Plate Café, 7540 Memorial Parkway SW in Huntsville.

We will meet at 12 noon. Everyone will be called.

MOAA Widow's Luncheon

The MOAA widow's luncheon will be held on Friday, November 13th at the Outback Steakhouse, 4777 Whitesburg Drive, Huntsville, AL. Phone (256) 882-6283.

Liz Townsend will be your hostess. We will meet at 11:00 AM.

Please call Liz at 256-721-9762 for reservations.

Dental Hygiene: It's More than Just Clean Teeth

The Mayo Clinic reports that your oral health can offer clues about your overall health. This November, National Dental Hygiene Month, get to know your mouth and understand the connection between good oral hygiene and being healthy overall.

The American Dental Association reports that in a recent study, people with serious gum disease were 40% more likely to have a chronic condition on top of it. To prevent gum disease or tooth decay practice good oral care on a daily basis. Also, if you take medications, like decongestants or painkillers, be mindful that they can reduce the amount of saliva you produce. Saliva washes away food and neutralizes acids produced by the bacteria in your mouth. When this happens, the existing bacteria can grow excessively and lead to more serious diseases such as periodontitis. Periodontitis is a severe form of gum disease that is often painless and causes bone loss.

The American Dental Hygienists' Association encourages us to focus on four components of good oral health maintenance: brushing teeth twice daily, flossing every day, rinsing with antimicrobial mouth rinse and chewing sugar-free gum.

You should contact your dentist as soon as oral problems arise. TRICARE's dental coverage is separate from its medical coverage and your enrollment eligibility determines which dental program you can have. The TRICARE Active Duty Dental Program (ADDP) is for active duty service members and National Guard and Reserve members activated for more than 30 consecutive days.

The TRICARE Dental Program (TDP) is for eligible active duty family members, survivors, National Guard and Reserve members and their family members and members of the Individual Ready Reserve and their family members.

Lastly, the TRICARE Retiree Dental Program (TRDP) is for retirees and their eligible family members as well as National Guard and Reserve retirees until they reach 60.



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

In March of 2012, the Elephant Whisperer died. His name was Lawrence Anthony, South African legend, author, conservationist and rehabilitator of elephants. On the eve of his death something rather bizarre occurred.

Twenty elephants showed up at his home where he lived on a private game preserve. Somehow the creatures sensed the death of Anthony who had given them special care and a safe haven. Voluntarily and intuitively this strange pachyderm procession came together and traveled for more than twelve hours. Led by two matriarchs, the elephants surrounded his home and stayed for two days and nights as if to pay their respects and then left as mysteriously as they came to return to the wild confines of the reserve.

Isn't it peculiar that the animal world seems to be better at gratitude and thankfulness than we are? Have you ever eavesdropped in the early morning on the cheerful birds welcoming in a new day? It's like they have this need to express praise and gratitude to their Creator. Remember the story of Jesus healing the ten lepers (Luke 17:12-19)? They all left excited and happy with their instant healing, but only one returned to express gratitude. Jesus asked thankful healed man, "Where are the other nine?" (Luke 17:17) May we learn to be more like our creature teachers? Let us ask God to help us learn to be more attuned to the moments in which we ought to be grateful and proactive in expressing our thanks.

Why not pause a few moments today to thank God and others for the ways your life has been blessed and helped by their care, investments, and sacrifices?



WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

LTC Billy Grimes, USMC
CWO4 Gary Sweet, USN
BG Leslie Fullen, USA
LTC Mike DiNardo, USMC
MAJ Ryan Rushton, USA

HCMOAA is reporting time spent on volunteer activities to Redstone Arsenal. Please keep track of your volunteer hours throughout the month and report them to Ray Weinberg at 256-885-0089 or ray.kw@juno.com.

Scholarships



The Chapter has instituted an active scholarship program. In conjunction with the Redstone Women's Club, we will issue one or more scholarship each year to a deserving student.

Please consider making a donation to our program. Contact Norb Patla for details.

Treasurer's Report

CAPT Richard West, USN

For the Month of September 2015

Beginning Balance	\$24,154.73
Credits	8739.97
Debits	6805.01

Ending Balance \$26,089.69





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USAA means United Services Automobile Association and its affiliates.

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- **Lump-sum retired-pay option:** Retirement-eligible service members will be able, if they choose, to receive a portion of their retired pay as a lump sum. The option is to take 25 percent or 50 percent of the total retired pay they would draw between initial receipt of retired pay and age 67. But the amount would be steeply discounted for every year before age 67.

The new system is expected to save DoD more than \$13 billion in the first 10 years alone. (and I'm sure it didn't take most of you very long to recognize that "savings" constitutes most of the motivation for these changes, despite whatever other rhetoric you hear and read about the reasoning.) In effect, this makes people who serve 20-plus years substitute their own money for the Government's. It also makes career service members foot the bill for new payouts to separatees.

We're also concerned the lump-sum payment will entice too many retiring service members to forfeit a very large amount of retired pay for a small fraction of the value in a lump sum. DoD and Congress bash payday lenders for doing essentially the same thing.

You may ask, "Why are you making a big deal about this, since it will be years and years before anyone retires under the new system, and it doesn't affect anyone already serving or retired?" For one thing, wrong is wrong. If these changes were being inflicted on today's retirees, we'd say the reduced pay is not commensurate with their sacrifice. We have no reason to think that future service members' sacrifices will be any less.

MOAA has no problems with a vesting provision, but the fact that the changes save billions even after adding this big new cost tells you this is a drill to save money at the expense of those who serve longest and sacrifice most.

All the talk about rising personnel costs is simply code for "We don't think your service and sacrifice is worth what we're paying you." MOAA disagrees. But what's particularly wrong about this drill is it's not just future retirees being made to foot the bill. Because of the technicalities of congressional budgeting, the changes "scored" as having some relatively near-term costs.

And to solve that problem, Congress turned to ... you. The next time you pay more for your TRICARE-covered medications, you won't have to wonder where the extra money went. It went to cover start-up costs for the new military retirement system that (mostly) grandfathered you.

- See more at: <http://www.moaa.org/Content/Take-Action/As-I-See-It/Military-Retirement-Reform---and-You.aspx#sthash.lObidkDW.dpuf>

COLA Watch

The September Consumer Price Index (CPI) is 232.661, dropping to .7 percent below the FY 2014 COLA baseline. COLA is based on the CPI average from July through September, making the final 2015 COLA .4 percent below the FY 2014 COLA baseline. Because there is no positive growth in CPI, annuitants and military retirees will not receive an annual COLA.

Although there is a negative COLA, annuitants will not see a reduction in pay because Congress has passed legislation that keeps retired pay flat in the event of a negative COLA. (The CPI for October 2015 is scheduled to be released on November 17, 2015.)

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Your Huntsville Real Estate Connection



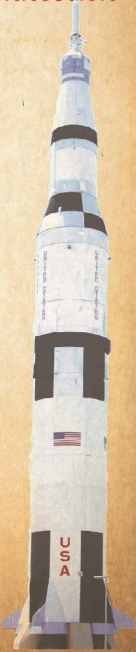
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www.MoveToHuntsville.com



Membership Statistics

Total Members: 450
Auxiliary Members: 69
Life Members: 220

New this month: 5
Deaths this month: 0
Renewals: 1

MOAA Connect

MOAA's Social Media Application

Go to www.moaa.org, and on the pull-down menu "Connect with MOAA" select "MOAA Connect"

Set up your profile, and begin
collaborating with MOAA members
across the country

Give it a try!

Open Board Positions

Over the next couple of months, the Chapter will have several vacant board position that will need to be filled. They are:

1st Vice President – fills in for the President and oversees scholarship activities

2nd Vice President – oversees ROTC activities

Membership Chair – manages recruiting and retention activities

Program Chair – organizes Chapter activities and schedules guest speakers

If you are interested in filling one of these positions, or would like additional information, please contact Bruce Robinson at 256-450-3191 or brobinso@mitre.org



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

Membership Application or Renewal Confirmation

Yes! I'd like to add my voice to the Huntsville Chapter

<input type="checkbox"/> New		<input type="checkbox"/> Renewal		
<input type="checkbox"/> One Year	\$10	Interested in a Chapter Life Membership? Contact us for pricing (based on your age)		
<input type="checkbox"/> Two Years	\$20			
<input type="checkbox"/> Three Years	\$30			
_____ First Name		_____ MI	_____ Last Name	
_____ Preferred Name		_____ Birthday (mm/dd/yy)		_____ Spouse's Name
				_____ Period(s) of Active Duty i.e. 1965 – 1990
_____ Grade	_____ Branch of Service		_____ MOAA National Member #	
<input type="checkbox"/> Active	<input type="checkbox"/> Retired	<input type="checkbox"/> NG	<input type="checkbox"/> Former Officer	<input type="checkbox"/> Reserve
		<input type="checkbox"/> Surviving Spouse		
_____ Mailing Address		_____ City		_____ State
		_____ Zip		
_____ Phone Number		_____ E-mail Address		

Attention Annual Members

It's not too early to renew your membership for next year – why wait until the last minute

The Chapter has one of, if not the, lowest membership rates in the country at \$10

You can't even get lunch for \$10 these days!

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 for the details

**28 Birthdays in November
Happy Birthday!**



TAPS

Our deepest sympathy to the
families of our departed friends

None this month

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:

Prior Authorization Allows Custom Care

Healthcare is rarely one size fits all. The TRICARE benefit is designed to ensure that all covered care is safe, effective and appropriate for the patient. Sometimes this means that certain types of specialty care and prescription drugs require special review to make sure they are right for the patient. Prior authorization lets your doctor provide additional information so TRICARE and our contract partners can make an individual review of your care.

Prior authorization is a standard process throughout the health industry, including other government health plans like Medicare. If a procedure or drug requires prior authorization, it may be because there is an equally effective treatment or therapy available at a lower cost. This lowers the cost of care for everyone, and protects the TRICARE benefit for future generations of the military community.

Prior authorization applies to more than 80 drugs under the pharmacy benefit, and some compound drugs. A common reason a drug needs prior authorization is if it is a brand name drug with a generic equivalent. In these cases, TRICARE requires you to use the generic version of the drug, but prior authorization lets your doctor provide evidence to show that the brand name works better for you.

You work with your doctor to get prior authorization, which is typically good for one year. You can check the status of your request for prior authorization on your regional contractor's, or Express Scripts' website. Regional contractor websites can be found on the View My Referrals/Authorizations page on the TRICARE website.

Membership Meeting
18 November 2015
11AM – Summit Club

Guest Speaker is TBD

LTG Patrick O'Reilly was scheduled to speak, but he has been called out on overseas travel at that time so he will not be available. He asked us to reschedule him at a later date.

We are currently looking for a replacement speaker. We have requests out to several General Officers stationed on the Arsenal. If and when one of them commits to speak, we will send out an e-mail with the details.

The meeting will be held regardless, so please RSVP as normal.

This will be a gold bar ceremony. Graduating ROTC cadets from Alabama A & M University and the University of Alabama – Huntsville will receive gold bars and be welcomed into the US Army.



Menu: Chicken Veronique, Portuguese Pork Loin with Plum Sauce, Rice Pilaf, Cape Cod Vegetable Medley, Peach Cobbler, Rolls with Butter, 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 14 November

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Chapter Happenings



Chapter President Bruce Robinson presents certificates to Ms. Lila King and Ms. Becky Vanek from Brookdale Assisted Living. They were the guest speakers at our October Membership Meeting.

Member Spotlight – Major Mike Tynan, USAF

As relayed by CDR Christine Downing

This month we are getting to know one of the chapter's newer members, Major James (Mike) Tynan. He was born and raised in Cincinnati, Ohio, and like so many of our chapter members, Mike was facing being drafted into the Army during the Viet Nam era. Not fond of that idea, in 1969 he enlisted in the Air Force. He worked in missile maintenance for all of his career: 10 years as an enlisted man, and then 13 years as an officer after receiving his commission. He's proudest of his transition to the officer ranks and the achievement of being awarded two degrees during his career. Mike says that almost all his duty stations were good ones, and he and his family enjoyed tours in Texas, Arkansas, California, Arizona and Alabama among others. When pressed, he says he'd have to list his time in Los Angeles as his least favorite, and his three years at a NATO base in Sicily, Italy as the one he liked the best. Since it is a small island, he and his family were able to really immerse themselves in the best of the Italian culture and his only regret is that he didn't get enough time off to experience more of the wonderful country of Italy. One fond memory he has is from his time as a Lieutenant in Arizona, where he and several others from the missile maintenance crew undertook a journey to Mexico. Some of the men had partying on their mind, while Mike and a couple of friends checked out the diving. They were a little later in returning than they had planned, but in the wee small hours of Monday morning, they got back to the base and everyone found their POVs and headed home for a couple of hours of sleep before reporting for duty first thing in the morning. Upon reporting in, Mike was summoned to the boss's office to explain why a large saguaro cactus outside the old man's office was now covered in beer cans, all dressed up like a Christmas tree! Needless to say, it was his job to round up those responsible for the "decorating" and make sure things got cleaned up!

After retiring from the Air Force in the early 90's, Mike and his wife Sarah left the west coast and started east, visiting old friends and checking out potential areas in which to start their retirement. Huntsville ended up the winner, and the family settled down here. Mike worked for several of the large defense contractors, eventually retiring from Boeing and the United Launch Alliance this year. His work encompassed industrial and systems safety, as well as weapons and explosives safety. Sadly, Sarah passed away, but Mike's two daughters are close – one in Madison and one in Birmingham. Adjusting to retired life is a big change, but Mike is learning that he kind of likes it! Now that he has more flexibility with his schedule, he's attending the MOAA luncheons, so please take the time to talk with him and discover what else you might have in common with him.

The Chapter has a new logo. It gives us a unique Huntsville identity. It will soon be used on all correspondence, and available on logo shirts and nametags. We continue to move forward.



Huntsville Chapter MOAA Christmas Party



Holiday Dinner

Sliced honey glazed ham
Over roasted turkey breast with giblet gravy
Corn bread dressing with giblet gravy and cranberry sauce
Candied yams with marshmallows
Green beans almandine
Yeast Rolls & Butter
Ice Water – Coffee – Sweet or Unsweetened Iced Tea
Pumpkin pie

HUNTSVILLE CHAPTER MOAA CHRISTMAS PARTY

**SUMMIT CLUB
SATURDAY EVENING, 12 DECEMBER 2015**

COCKTAILS - No Host/Cash bar - 6:00 pm
President's Remarks and Dinner - 7:00 pm
MUSIC – Moondust Big Band
DOOR PRIZES

DRESS: Business Casual – khakis/slacks and collared shirts/polo shirts for the men – slacks/skirts and blouses/collared shirts for the ladies – of course you can always dress more formally

\$15.00 PER PERSON (Members & Family) - \$20.00 PER PERSON (Guests)

RSVP by 7 December 2015 (with check made out to HCMOAA) to:

CDR Christine Downing
116 Spring Tanner Road
Hazel Green, AL 35750-8483
256-828-9740
[**csdowning@bellsouth.net**](mailto:csdowning@bellsouth.net)



Forget Swiping — There's A New Way To Use Your Credit Card

If you have a credit card, you've already received - or soon will - a spanking-new one with a highfalutin computer chip embedded in the front. Such chips are designed to reduce credit card fraud, though they won't eliminate it.

Beginning Oct. 1, 2015, by law, retailers are required to use credit card readers that check the chips of such cards, or they will have to accept liability if someone counterfeits your card. Until now, the bank issuing the credit card was liable.

As before, consumers still won't be liable in most cases for credit card fraud. If your physical card is stolen, federal law limits you to \$50 as long as you report the fraud within 60 days of receiving your statement, though credit card companies typically waive this. If your information alone is stolen, you have zero liability.

You already might have used the "smart" part of your "smart credit card," also called a "chip card" or an "EMV card." EMV stands for Europay, MasterCard, and Visa, the three companies that created the technology. Among big retailers, Wal-Mart has been at the vanguard in taking advantage of these cards. Target and Home Depot have done so for some time as well.

Other large retailers, including Lowe's and Best Buy, also have stepped up. Small retailers, however, are moving more slowly. According to the consulting firm Mercator Advising Group, only 19 percent of all merchants will have invested in new credit card terminals by Jan. 1.

These smart cards might help reduce fraud, but this comes with a price. Using the card is slightly less convenient. Instead of quickly swiping the card through a credit card reader, you have to insert it, the right way, until the transaction is over. Experts estimate this takes about an extra five seconds.

The new cards work by producing a unique code for each transaction. Counterfeited credit cards are virtually useless since the code changes each time the card is used.

Most credit card fraud losses results from counterfeiting - \$3 billion out of a total of \$3.8 billion in the U.S. last year, according to the consulting firm Alite Group.

Crooks sometimes make counterfeit credit cards by stealing information stored on your credit card's magnetic strip with the help of credit card skimmers they install in places such as ATMs and gas pumps. The magnetic strip holds your account number, the expiration date, and the security code on the back (CVV, for card verification value). Other times, they steal the same information by hacking into merchant databases. They then use machinery to manufacture the physical credit cards.

Typically, crooks use the bogus card a few times, initially for a small test purchase, then for big purchases, until they abandon it and move on to the next one.


Continued on the next page

Credit Card – continued from the previous page

The new chip-embedded cards still have a magnetic strip, also called a magnetic stripe or magstripe, on their back. You can thus use them with retailers that haven't upgraded their equipment. Retailers aren't required to do this, but many that don't will likely find lollygagging more costly, in terms of fraud losses, than if they had done so earlier. Big-ticket merchants such as jewelry shops and electronics stores are more vulnerable than lower-value merchants such as delis and coffee shops.

Other countries such as Canada, Australia, and Brazil have been using smart cards for some time. With these countries, it took two to three years before most retailers invested in the new technology. The Payments Security Task Force of the Federal Reserve System estimates that 60 percent of credit cards from top issuers in the U.S. will be converted to smart cards by the end of 2015, rising to 98 percent by the end of 2017.

The new cards are a step in the right direction. But many observers feel the smart new credit cards aren't smart enough. For transactions above a certain limit, they still require only a signature, which is virtually useless. The new cards provide no extra protection for online purchases or against the physical theft of a credit card.

A more secure option, which some countries in Europe and Africa have adopted, is to require punching in a PIN, or personal identification number, as you do when making a debit card purchase. This would prevent the use of stolen credit cards or credit card information that's stolen online. But it would be less convenient still, requiring even more time to complete a purchase, not to mention the possibility of forgetting your PIN. 


Fox – continued from page 5

"We're trying to make it streamlined and more efficient for everybody," Becknell said. Eliminating the paper trail through electronic prescriptions, in which a doctor's office can directly send a prescription to the pharmacy, also assists in those efforts.

"eScribe affords our patients the opportunity to not go to the doctor to pick up a paper prescription, it is prescribed and sent in to our system, so that all we have to do is verify the data, fill them and they're ready to go," Becknell said. "It speeds up the process and makes it more efficient for the patient."

eScribe does come with one caveat however; due to the fact that if a prescription is not picked up within 10 days federal law requires that the drugs are returned to the shelf.

"We do not get them ready prior to their arrival," Becknell said. "We don't prepare them until you arrive." Since Becknell came on board in July, five medications have been added to the Fox formulary, the list of medications the pharmacy carries. To view the formulary, beneficiaries may pick up a hard copy at the pharmacy, or visit their web-page for the list. Becknell is working to add even more drugs, but for the time being, brand name drugs that are not carried at Fox may be obtained through a patient's local pharmacy.

"If you get stuck or have problems, never feel like you cannot call us, because that's what we're here for," Becknell said. "We're here for information, we're here for help and we're here to help you the patient receive the best care we can give. We're here because you gave it all. It's an honor to do this." 

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

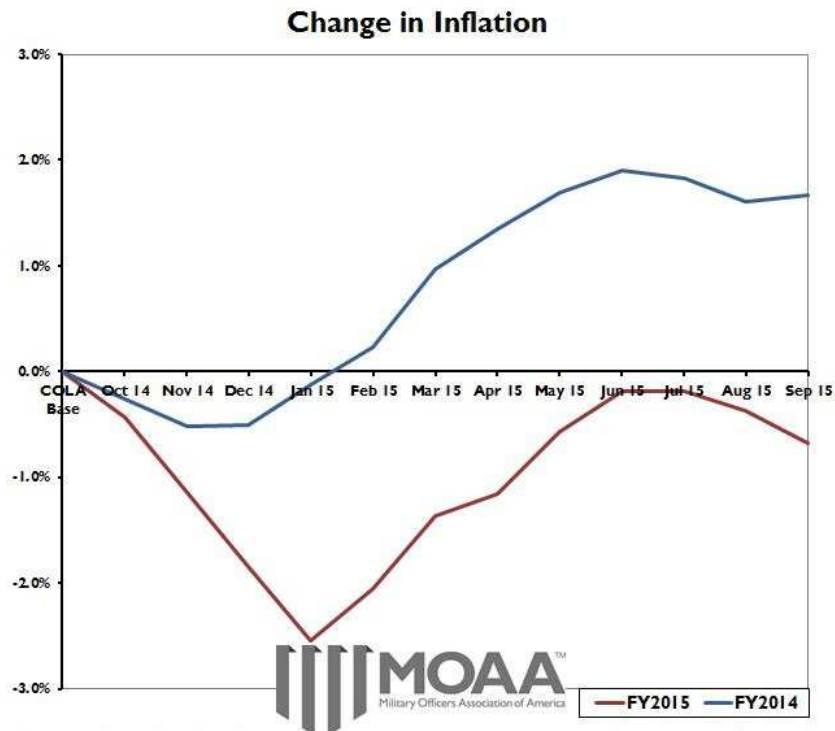
Benefits of Membership

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 Community Women's 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.

Note: Military retiree COLA is calculated based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI. Monthly changes in the index may differ from national figures reported elsewhere.



Important Dates in November

- 1 November – Daylight Savings Time Ends
- 6 November – Prayer Breakfast – Hogan YMCS – Madison
- 6 November – Aviation Ball - Westin
- 7 November – Marine Corps Ball
- 10 November – Veterans Day Dinner – VBC
- 11 November – Veterans Day – Breakfast (VBC) & Parade
- 12 November – Board Meeting – Summit Club
- 18 November – Member Meeting – Summit Club
- 21 November - Monthly Breakfast – Golden Corral
- 26 November – Thanksgiving Day
- 27 November – Black Friday
- 28 November – Iron Bowl

