Volume 61, Issue 1 January 2022



Military Officers Association of America

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Contro

Huntsville Chapter

Huntsvillemoaa.org





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



Greetings Huntsville Chapter Members –

Welcome to 2022! Well done to Navy for their Army-Navy game win! Well done to Army and Air Force for their bowl wins!

What a <u>fun time at the Christmas Party</u>! If you didn't make it, you missed a great time, some good chow, and some excellent entertainment! Hopefully, if events cooperate, we will be able to hold an even bigger party next year – so **mark December 3**rd on your calendar TODAY!

Our next membership meeting will be the January membership meeting – January 26th at 1100 at The Summit Club. Our VIP Speaker has been confirmed – the Associate Director (Technical) for Marshall Space Flight Center – more details are included in the newsletter. I am hoping for a record crowd for this one! Please RSVP ASAP to me at rickw675@att.net or 256.776.6901. Remember that family and guests are always welcome.

Annual Dues are due! There are still 40+ members with annual membership dues that are now due! Many thanks to those of you who have already renewed, including those who have renewed for multi-year or converted to Life Membership! A list of those due is in this Sentinel. A renewal form is included in the Sentinel and with the promulgating email. Please don't put this off...just fill out your name, any "changed" information, sign and forward with your check to the address on the form! Make it easy and renew for 3 years or contact John Fairlamb at fairlambjrf@comcast.net for a quote if you might be interested in a Life Membership and never have to worry about dues again! No better deal anywhere!

I know that the COVID pandemic and current events continue to make each day a challenge for all of us. They also make scheduling for individuals and organizations a bit hectic! All I can say is hang in there, stay flexible, and keep your head up!

Have a safe and outstanding 2022!

Rick

Member Meeting on 26 January Guest speaker is Larry Leopard from NASA

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



Legislative Corner Lt Col Charles Clements, USAF-Ret





"All politics is local."

Lynda Blanchard, the former U.S. Ambassador and current candidate for the U.S. Senate, officially switched races and recently announced her candidacy for governor. Blanchard will join Tim James, Dean Odle, Robert Burdette, and Stacy George in challenging Governor Ivey in the GOP Primary. State Auditor Jim Zeigler is also considering a run.

Top state leaders say they expect to debate gambling in the 2022 regular legislative session that starts in January 2022. State Senator Greg Albritton, R-Range, will likely sponsor a lottery and casino gambling bill. He told Alabama Daily News on Wednesday that he doesn't yet have a draft bill, but he's starting with what the Senate passed earlier this year and trying to build more consensus among his colleagues. The Alabama Senate approved sweeping lottery, casino and sports betting legislation earlier this year but it failed to reach a vote in the House before the regular session ended. Senate Minority Leader Bobby Singleton, D-Greensboro told Alabama Daily News that he knows it will be hard to pass gambling legislation during an election year but thinks now is the right time.

The recently enacted federal Infrastructure Investment and Jobs Act will allow more road projects to get done in every Alabama county. In total, the Act contains about \$5.5 billion for Alabama roads and transportation, spread across 12 categories. According to ALDOT spokesman Tony Harris "The infrastructure act will enable the Alabama Department of Transportation to push forward with projects across the state aimed at safety, better bridges, resurfacing roadways and reducing congestion in big cities and small towns."

Congress sent President Joe Biden a \$768.2 billion National Defense Authorization Act (NDAA) on 15 December that makes landmark changes to the way the military handles sexual assaults, keeps women out of the draft and lays the groundwork for a new war memorial on the National Mall to honor those who served in the Global War on Terrorism. The NDAA was delayed in the Senate by various disputes, including a separate effort to halt goods produced by forced Uyghur labor in China from entering the U.S. That measure also is now headed toward final approval and Biden's desk. The evenly divided Senate approved the NDAA with an 88 to 11 bipartisan vote. Alabama Senators Richard Shelby and Tommy Tuberville voted in favor of the National Defense Authorization Act, lauding the provisions that benefit the state's military installations and defense contractors.

Children and spouses of veterans who die from service-connected injuries will be guaranteed instate tuition rates under new legislation approved by Congress

EXECUTIVE COMMITTEE

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

2021-2022 GOVERNING BOARD

1st Vice President: Vacant

2nd Vice President: COL Gene Lesinski, USA-Ret, 845-725-3677, gene.lesinski@gmail.com

Secretary: COL Michael C. Barron, USA-Ret, 337-422-

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, <u>itreadway51@mchsi.com</u>

Navy Representative: COL Raymond G. Regner, USMC-Ret, 256-851-5903, raymond.regner@gmail.com

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, biged992K@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 (Acting): MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

Chapter Hospitality: Mrs. Carrie Hightower, 256-882-3997

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

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

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2023)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (June 2024)

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

Continued on page 9



PX / Commissary Col Gerald C. Maxwell, USAFR



Main Exchange

Exchange Hours: Regular hours except closed New Year's Eve at 4 pm and closed New Year's Day

Be sure to visit http://www.shopmyexchange.com every day! You will see the Special of the Day, plus there are often other one day only specials!

<u>Sign up</u> for the Buddy List at the nearest exchange. Plus, download the Exchange Extra App. You can find Exchange sales anywhere in the world, coupons, recipes, fitness tips, start a shopping list, joint the coffee club, and so much more!

Coupons, rebates, interactive ads, specialty stores, and super daily specials? Your Exchange has it all at: https://www.shopmyexchange.com/savings-center/. If you have a Military Star Card, each time you use it through 31 Dec, you will automatically be entered to win getting your Star bill paid in full!

The winter line of clothes will soon be on clearance making way for the spring clothes. Huge savings!

Get ready for all the Bowl Games. Your Exchange has a TV that will fit your budget and your wall!

It's not too early to plan your Valentine's Day shopping at your Exchange. Candies and Valentines gifts are already in stock – plus get the Valentine's Day cards before they sell out!

Redstone Arsenal Exchange is located at Building 3220, Redstone Arsenal, Alabama 35898-7210. You may call us at <u>256-883-6100</u>, fax <u>256-880-0588</u>, or <u>email us.</u>

Shopette

Hours: Closed New Year's Day – regular hours otherwise (0600-2200).

Back in stock (but when I visited recently half of that stock was gone)!

Glühwein – Weiss Wein (white wine), Cherry, blueberry, and market varieties. Best served warm on a cold day!

Sold out – Pennsylvania Dutch eggnog – must have been great tasting!

Stock up on large sizes 1.75 Liter of Woodford Reserve, Knob Creek, Jack Daniels Old No. 7, and Gentleman Jack. Blue Label Johnnie Walker 750ml at \$237.50.

Be sure and get a holiday gift pack – many to choose from!

PX/Commissary – continued on page 9

Need Addresses

None this Month

We have lost track of the above members. If you know their whereabouts, please have them contact Bruce Robinson at 256-426-0525 to update their addresses.

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:

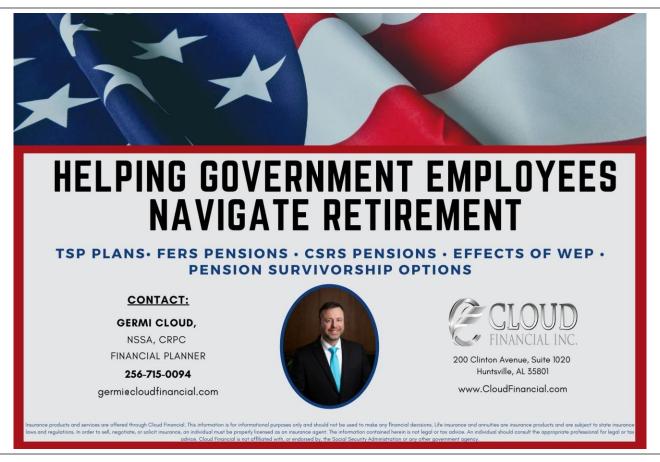
Army Representative: COL James D. Treadway 256-859-1484 jtreadway51@mchs- i.com

Navy/USMC Representative: COL Raymond G. Regner 256-851-5903, raymond.regner@gmail.com

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







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



What You Need to Know About New TRICARE Pharmacy Network Options

As of Dec. 15, CVS Pharmacy is a part of the TRICARE retail pharmacy network. At the same time, Walmart, Sam's Club, and some community pharmacies are no longer a part of the TRICARE network. What does this mean for you? Although the list of retail network pharmacies has changed, you can still get the medications you need.

"We understand that change is rarely easy," said U.S. Public Health Service Cmdr. Teisha Robertson, a pharmacist with the Defense Health Agency's Pharmacy Operations Division. "However, we remain committed to providing you with the highest number of convenient nearby in-network options for filling your prescriptions."

To help you navigate your TRICARE pharmacy network options, take a look at the Q&A below.

Q: How do I know if these changes affect my pharmacy?

A: If you currently use a Walmart or Sam's Club pharmacy to fill your prescriptions, you should move your prescription to a network pharmacy. After Dec. 15, if you fill a prescription at a Walmart or Sam's Club pharmacy, you'll have to pay the full cost of your prescription up front. As detailed in the <u>TRICARE Pharmacy Program Handbook</u>, you can file a claim for partial reimbursement of the cost of your medication after you've met your deductible at a non-network pharmacy. Check out Filling Prescriptions to learn more.

If you use a community pharmacy, these changes may also affect you. Three thousand community pharmacies also left the network. However, more than 14,000 other community pharmacies are still in the network. Are you unsure whether these changes affect your local pharmacy? You can contact them to confirm they're still in the TRICARE network before getting your prescription filled.

Q: How do I find a new pharmacy?

A: Express Scripts, the TRICARE pharmacy contractor, sent out letters and emails to all beneficiaries directly impacted by these changes. These messages provided a list of pharmacies near you. You can also use the online Find a Pharmacy tool to locate a new network pharmacy in your area. Starting today, the pharmacy search tool will reflect the new pharmacy network to include CVS pharmacies. Choose the pharmacy option that works best for you.

Q: How do I transfer my prescription to another pharmacy?

A: To transfer your prescription to the pharmacy of your choice, you have several options. You can:

- Call your new pharmacy to transfer your prescription.
- Bring your prescription label to your new pharmacy.
- Bring your prescription label to your local military pharmacy for transfer to their system.
- Ask your doctor to write a new prescription and then send it electronically to the new military pharmacy.
- Ask your doctor to call the new pharmacy with your new prescription.
- Ask your doctor to send a prescription electronically to TRICARE Pharmacy Home Delivery.

Continued on page 12



YOU SERVED OUR COUNTRY WELL AND WE WOULD BE HONORED TO SERVE YOU WITH YOUR INSURANCE AND INVESTMENT NEEDS.

Please call our office to set a time for a complimentary one on one meeting with John D. Stover, LUTCF, Certified Financial Planner™, Certified Kingdom Advisor®

8 ARCH STREET HUNTSVILLE, AL 35806 BY APPOINTMENT ONLY PHONE: 615.591.3937 TOLL-FREE: 888.468.9672

FAX: 615.591.3932

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ASEA

Paul & Patsy Morin

Independent Associates

Cell: 256-738-0389

Email: paulmorin3018@comcast.net

Website: paulmorin.teamasea.com

Huntsville, AL





Surviving Spouse's Luncheon

Mrs. Carrie Hightower 256-882-3992

Now that the Holidays are over, hopefully we will have a better turnout.

Our next luncheon will be on Thursday 20 January, 11AM at
Logans Roadhouse, 4249 Balmoral Drive in Huntsville. Phone: 256-881-0584.

Reservations are required. Everyone will be called. Please join us.

Surviving Spouse Corner: What to Expect in 2022 With the 'Widows Tax' Repeal

We are coming up on the second year of a three-year phase out of what has been known as the "widow's tax," which required forfeiture of a dollar of Survivor Benefit Plan (SBP) for every dollar of Dependency and Indemnity Compensation (DIC) received. Please note this is only applicable to those surviving spouses who qualify for both DIC and SBP and are in receipt of the Special Survivor Indemnity Allowance (SSIA).

In Phase 1 (2021), surviving spouse SBP payments were reduced, or offset, by two-thirds of the DIC rather than the full dollar-for-dollar reduction. For many surviving spouses, this resulted in an increase in the amount of SBP paid as the gross amount of their SBP exceeded two-thirds of the DIC. Others have had to wait to see an increase in their benefit.

We are nearing the start of Phase 2 of the elimination of the offset for which the amount offset (or deducted) from the SBP will be reduced to one-third of the DIC payment. To estimate your benefit, subtract one-third of your current base DIC payment from your current gross SBP benefit. The result is approximately what your SBP payment will be in the second phase, plus any COLAs, which is expected to be approximately 5.9%.

Let's look at an easy example: We will assume a COLA of 5.9% for 2022, which puts the projected 2022 base DIC amount at approximately \$1,437.66. One-third of that new DIC amount is \$479.22. This is the amount you will subtract from your gross SBP amount. So, if your gross SBP without offset is \$1,000, then you would subtract \$479.22 from \$1,000 to give you a 2022 SBP payment of \$520.78 (\$1,000-\$479.22). You would also receive the SSIA, which is projected to be approximately \$346.

These new changes will be effective in January 2022, which you will see reflected on the payment to be received Feb. 1, 2022. If you do not know your gross SBP, you can find that on your annuitant account statements, available in your myPay account. You should also receive an annuity statement in the mail in December 2021.

There are no changes to the post-9/11 active-duty survivor child-only SBP option until 2023, and these changes do not impact the retiree child-only SBP option.

Thankfully, many resources are available to help you understand the basics of your benefits. If you are not already a member, please join the Military Widows: SBP-DIC Offset or the MOAA Surviving Spouses and Friends Facebook groups. These pages contain various important files you can use to read up on this and other issues as well as additional posts that might be of interest to you. You can also visit the Defense Finance and

Accounting Service (DFAS) website for the most up-to-date information and other guidance, including the June 2021 survivor SBP newsletter, *The SBP-DIC Offset Phased Elimination: What to Expect in the Upcoming Phases*, as well as a helpful frequently asked questions section. Visit the DFAS website to learn more.



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

Recipe for a Happy New Year

Take twelve fine full-grown months, see that these are thoroughly free from all old memories of bitterness, rancor, hate and jealously; cleanse them completely from every clinging spite; pick off all specks of pettiness and littleness; in short, see that these months are freed from all the past—have them as fresh and clean as when they came from the great storehouse of —TIME.

Cut those months into thirty or thirty-one equal parts. This batch will keep for just one Year.

Do not attempt to make up the whole batch at one time; (so many people spoil the entire lot in this way) but prepare one day at a time as follows:

Into each day put twelve parts of faith, eleven of patience, ten of courage, nine of work (some people omit this ingredient and spoil the flavor for the rest), eight of hope, seven of fidelity, six of liberality, five of kindness, four of rest, (leaving out this is like leaving the oil out of the salad—don't do it), three of prayer, two of good will and one well-selected resolution. Put in a dash of fun, a sprinkling of play, and a heaping cupful of good humor.

Pour into the whole, love *ad libitum* (at one's pleasure), and mix with vim. Cook thoroughly in a fervent heat; garnish with smiles and a few sprigs of joy; then serve with quietness, unselfishness and cheerfulness. And a Happy New Year is a certainty.

Manual Barone



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: 338 Regular Members: 281 Surviving Spouses: 54

New this month: 1 Deaths this month: 3

Renewals: 18

Welcome New Members to Huntsville Chapter MOAA

Lt Col Monty Hand, USAF

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.

Legislative – *continued from page* 2

this week. The measure — the Colonel John M. McHugh Tuition Fairness for Survivors Act — passed without objection in the House on 15 November 2021. Senate lawmakers had approved the legislation back in June. The change is expected to affect about 150,000 surviving dependents, potentially saving them tens of thousands in higher education expenses each year.

The US Senate passed four veteran related bills which now head to the president's desk for signature. The bills which were previously passed by the House would:

- S. 796 Improve maternal health care
- S. 894 Increase coordination for hiring veteran health professionals at VA
- S. 1031 Study racial and ethnic disparities in VA claims
- S. 1095 Establish tuition fairness for those utilizing the Survivors' and Dependents' Education Assistance program.

The November 2021 CPI is 273.042, 1.7 percent above the FY 2022 COLA baseline. The Consumer Price Index for December is scheduled to be released Jan. 12, 2022. The CPI baseline for FY 2022 is 268.421.

Please read the recent posting to the Legislative portion of our webpage. There are three articles to look at: one is about the GI Bill housing stipend, the next one is the VA Dependent's Assistance Program and the last one is about a decision not to set up a Space Force Guard.

As always, please take time to look at http://takeaction.moaa.org. The National Headquarters 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.

PX/Commissary – continued from page 3

Commissary

Hours: Closed New Year's Eve at 4 pm, closed New Year's Day.

Visit http://www.commissaries.com or sign up at Facebook, Twitter, Pinterest, Instagram, or YouTube for all the commissary information! Also visit https://commissaryconnection.dodlive.mil/ for all services information.

Turkey's available if you can catch them while they are in! Often the turkey bin is bare. But keep checking back because they sell out fast. The smoked fully cooked frozen turkey is fantastic – costs a little more but very convenient!

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/

Also, check out the center of the store where warehouse pricing is in effect! Throughout your commissary you will find specials that will make your Holidays the best yet!



HCMOAA Treasurer's Report November 2021

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

- 1. The November 2021 Treasurer's Report is presented herein. Details are attached.
- 2. Monthly Summary:

Starting Balance	\$14,3	35.79	\$16	,522.44
Income	\$ 3	344.00	\$	0.14
Expenses	\$ 6	531.84	\$	0.00
Ending Balance	\$14,0)47.95	\$16	,522.58

- 3. Notable income: Proceeds from dues, Lavender's buy-in to the LMT, membership meals-late payment, and a Christmas social payment.
- 4. Notable expenses: Christmas social door prizes, Lavender's buy-in to the LMT, USPS stamps, office supplies and Zoom.
- 5. Chapter Saving account activity was limited to interest.
- 6. The Chapter Operating Funds contains \$1,903.07 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from 2019/2021 donations and will be applied to a future RAD luncheon or similar event.

Scholarship Fund Donations

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

The Scholarship Fund operates on a calendar year. Remember that the fund is fully tax deductible due to 501(c)(3) status. 100% of all donations go toward scholarships.

Note: The below amounts reflect only donations directly to the fund. Golf Tournament monies are tracked separately and presented to the membership following the tournament.

Total received for December: \$0 Total received CY21 (Final): \$8310





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!

New		One Year \$10* If		If New, ho	w did you he MOAA Na	
Rene	ewal**	Two Years	\$20	_	Local eve	
			•		Letter / e	-mail from HCMOAA
Life		Three Years	\$30	_	HCMOA	\ website
Mem	bership***			_		ncquaintance
				_	Other (PI	ease explain
*If renewing **Interested	g just update any	September 1 st will y address or phone ie Membership? Co MI	changes, v	erify e-ma	il address, an	
Preferred Name		Birth Date	Birth Date		Spouse's Name	
Grade		Branch of Ser	rvice	Period(s)	of Active Du	ty (i.e. 1965-1990)
		s not the same as MOAA				
National member		tional membership is requ a Basic member. Again, or more information.				A National Membership Number
	Retired	NG	Former	Officer	Reserve	Surviving Spouse
Active						
	iling Address	Cit	ty	_	State	Zip

Attention Annual Members

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

A list of those members needing to renew is on the next page – don't get dropped from the rolls!

You can also renew for multiple years and lock in that low rate Don't know when your membership expires? Contact MAJ Bruce Robinson at 256-426-0525 or brucer76@knology.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 annual memberships:

MAJ David R Arterburn, USA LTC Keith A Barshinger, USA LTC Johnnie L Bone Jr, USA COL Douglas S Brouillette, USA CW2 Ann D Bruno, USN LTC Andre M Cota-Robles, USA Lt Col David L Dunlap, USAF CPT Michael E Funderburg, USA CW2 Jerry A Haynes, USA LTC Edwin L Kennedy, USA Capt Melissa M Lacey, USAF Col David W Lair, USAF LTC John L Lewis, USA Maj Autumn M Lorenz, USAF LTC Mark D Lumb, USA CAPT William P Nash, USN MAJ Richard J Ouinones, USA MAJ James L Stanley, USMC COL Ricki L Sullivan, USA Mrs. Caroline H Wilson CAPT Scott W Witt, USN

Lt Col Barney F Barron, USAF COL Gary L Bliss, USA COL Darrell L Bright, USA LTC Russell B Brownfield Jr, USA LTC Robert E Connors Jr, USA RADM John E Crowley, USCG LTC William K Emerson, USA Col David C Hall, USAF COL Joshua S Kennedy, USA COL Dale C Kuehl, USA MAJ Mark H LaFlamme, USA Mrs. Mary C Levaas COL George E Lewis, USA LTC Shaun S Lott, USA MAJ Michael C Maynard Jr, USMC Col Erin D Peterson, USAF COL Kelsey A Smith, USA Mrs. Travis Stewart MAJ Joe H Williams, USA LCDR Frances K Witt, USN CDR Timothy L Zane, USN

FAHC – *continued from page 5*

- Log in or register on the Express Scripts website to move eligible prescriptions to home delivery.
- Call Express Scripts at 1-877-363-1303. Choose option 3 to move your eligible prescription to home delivery.

Keep in mind that both home delivery and military pharmacies are lower cost options than retail pharmacies. If you take medications on a regular basis, you may want to think about switching to home delivery. With home delivery, you can get up to a 90-day supply of your medications.

Q: What about special or limited distribution medication?

A: Express Scripts added Accredo to the TRICARE network. Accredo is a specialty pharmacy. If you have a complex or chronic condition, this is an option for you. You can call 1-877-882-3324 to learn more about using Accredo to fill your specialty medication.

Q: Why are my pharmacy copayments increasing in 2022?

A: Pharmacy copayments will increase on Jan. 1. However, the increase isn't related to these network pharmacy changes. Congress set the TRICARE pharmacy copayments several years ago. Your copayments last changed in 2020.

Do you have more questions about your pharmacy benefit? Visit Pharmacy on the TRICARE website to learn more. Express Scripts is also available 24/7. You can call 1-877-363-1303 to get help if you have questions.



Membership Meeting 26 January 2022 1100 – Summit Club

Guest Speaker: Larry Leopard Associate Director, Technical, at NASA's Marshall Space Flight Center in Huntsville, Alabama

Larry Leopard provides expert advice in all facets of the Center's responsibilities by conducting special studies; provide authoritative advice and assistance in policy review; manage and report on Center-wide and directorate metrics and developing benchmarking strategies. He was appointed to the position in December 2020.

Leopard joined NASA and Marshall in 1990, supporting a variety of NASA programs and projects, including space shuttle propulsion elements; the Space Shuttle Main Engine Technology Test Bed; Rocket-Based Combined Cycle propulsion technology; Fastrac 60K engine; International Space Station payloads, International Space Station Environmental Control and Life Support Systems and research facilities; Small Satellite technology demonstrations; and multiple science instruments.

His aerospace engineering career began as a propulsion engineer at Martin Marietta in Huntsville, supporting Marshall's Propulsion Systems Laboratory from 1988 to 1990.

A native of Athens, Alabama, Leopard graduated from the University of Alabama in Huntsville in 1987 with a bachelor's degree in mechanical engineering.

Leopard has received numerous NASA awards, including the Medal for Outstanding Leadership in 2007 and 2011; the Medal for Exceptional Achievement in 1997 for leading the Integrated Propulsion Technology Demonstrator team; multiple Center Director's Commendations; and numerous group achievement and special service awards. In 1993, he was awarded the Silver Snoopy, the NASA astronaut corps' award to those who have made significant contributions to the success of NASA's human spaceflight missions.

Leopard and his wife Shane live in Athens and have two children.

Menu: Pork schnitzel w/ Jaeger sauce, bratwurst, German pan-fried potatoes, red cabbage, cucumber salad, broetchen with butter, German chocolate layer cake and assorted beverages

Cost: \$15 for Chapter members and families; \$20 for non-members / guests – pay at the door – cash or check only

RSVP: CAPT Rick West, 256-776-6901, rickw675@att.net, NLT 21 January 2022

Edward Jones

Season's Greetings



Dale C Kuehl Financial Advisor 2045 Cecil Ashbum Drive S E Suite 103 Huntsville, AL 35802 256-881-1583

MKT-5894M-A





Guest Speakers Needed

Have an idea for a speaker for one of our member meetings? Let us know.

Contact any board member, and we'll try and get the speaker on board.



edwardjones.com





15 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 MAJ Monte C Washburn, USA LTC Eric C Deets, USA COL Gary L Bliss, USA COL Gilbert J Stieglitz, USA COL Jimmy C Hill, USA CW2 Ann D Bruno, USN Col David C Hall, USAF COL Thomas J Kunhart, USA CDR Paul R Morin, USN COL Carl D Owens Sr, 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.

Governing Board Vacancies

The chapter either has, or will have, vacancies in several governing board positions. We need some dedicated volunteers to fill these positions and help the leadership team keep the chapter vibrant. Brief descriptions of the positions follow. If you think you may be able to fill one of the vacancies, or desire additional information, contact any board member.

1st Vice President: An important position. The 1st VP fills in for the President in his absence. He also supervises & assists the other board members & committees with their duties.

Membership: A key position. The chair maintains a roster of chapter members & keeps it in synch with MOAA National's online roster. Responsible for recruiting & retention of members.

Webmaster: Maintains the chapter's website & keeps it current. You can be as creative as you want. The position could be filled by a spouse, child or grandchild of a member.

Chaplain: Provides spiritual support to members in need. Provides prayers at chapter meetings. Provides a monthly newsletter article. You need not be a military chaplain or any type of priest or minister to fill the position.



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

TAPS

COL Robert "Bob" A. Brown, USA-Ret - a longtime resident of Huntsville, passed away at his home on November 30, 2021. Bob was born January 23, 1936, to William and Gladys (Wilson) Brown and attended Norris, TN High School and Arlington's Washington and Lee High School before enlisting in the U.S. Marine Corps immediately upon high school graduation. After serving in the Marines, he attended college at Jacksonville State University where he received his bachelor's degree in Math and a Regular Army commission in the U.S. Army in May 1961. Bob later returned to his alma mater to complete a master's degree in Business Administration in 1971.

Bob retired from the Army in 1986 after 25 years of service. During his military career Bob served two tours in Vietnam after completing Airborne and Ranger qualification training and was awarded numerous medals to include the Air Medal, Bronze Star and a Purple Heart. He completed his Army career at Redstone Arsenal and received many additional honors to include twice being awarded the Legion of Merit in recognition of his service. Bob continued to serve his country after retiring from the Army as a defense contractor at a variety of companies in Huntsville to include Defense Acquisition, Inc. (DAI) where he was co-founder and co-owner. During this second career, Bob established many long-lasting relationships with his colleagues leaving an indelible mark on the Huntsville community.

Bob's retirement years were spent doing the things he loved most to include working in his garden, fishing, watching and talking about Tennessee Volunteer sports, and spending cherished time with his family. Bob is survived by his wife of 62 years, Bebe (Whitaker); children, Cynthia Brown (Brian Simes) and Rob Brown Jr. (Anne); grandchildren, Robert Brown III and Elizabeth Brown; and brother, Bill Brown. No services are planned.

Mrs. Gynell "Nell" Parsons - of Huntsville, AL, passed away at home surrounded by loved ones on December 3, 2021. Nell was born on May 19, 1934, in Henagar, AL to Albert and Freda Rains. After graduating at the top of her class from Sylvania High School, Nell attended the University of Alabama where she studied chemistry and was one of only a few women in the chemistry program at that time. While at the University of Alabama, Nell met Robert Parsons, and the two quickly fell in love and married. Soon they welcomed a son, Robert, then a few years later a daughter, Diane.

Nell was a devoted military wife and mother. She selflessly served her family at home while Bob served in the Army. After her children were grown and her husband retired, she and Bob settled in Huntsville where they were active members at First Baptist Church. Nell also ventured into horseback riding, a hobby that Bob and Nell shared for many years. She purchased a horse, Marlon, and her experiences with him as well as their close connection later inspired her to write her memoir, The Big Bay Horse Doesn't Live Here Anymore.

In 2009 Bob lost his battle with lung cancer after eight long months with Nell by his side. The next year she also had to say goodbye to her beloved, but now old and ailing, horse. She was determined to tell her story and after years of hard work and dedication she achieved her dream of publishing her book in 2019. Nell also found love again with her longtime friend, John, who passed away in 2013.

Nell was the loving grandmother to five granddaughters and great-grandmother to eight great-grandchildren. Despite living hours and hundreds of miles away from most of them, Nell always made her family feel special

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special and cared for by frequently calling, visiting, taking trips with them, and sending cards, poems, or letters. She was a spectacular cook and could usually be found traveling with a special treat in her luggage. Her warm embraces and self-sacrificial love for her family and friends will be greatly missed.

Nell is survived by her brother, Bobby Rains; sister, Greta Love; her children, Robert Parsons and wife, Karen, and Diane Bateman and husband, Bruce; her five granddaughters, Julianne, Jeannene, Jessica, Rebecca and Lindsey; and eight great-grandchildren, Ethan, Winona, Sienna, Nora, Judson, Oliver, Ava and Sadie. Services were held at 11:00 on December 11, 2021, at First Baptist Church. A Celebration of Life reception followed. Burial will be in Valhalla Memory Gardens. In lieu of flowers donations may be sent to smiletrain.org.

Lt Col. Patricia (Patty) Ann Schuessler, USAF-Ret - age 87, of Harvest, Alabama, passed away on November 29, 2021 in Atlanta, Georgia. Patty grew up in a military family. Her father was in the United States Air Force. Patty followed in her dad's footsteps and joined the Air Force, becoming a Lt. Colonel. Patty retired from the US Air Force in 1983, after proudly serving our country for 26 years, working in the computer sector. During her military career, Patty desired to learn how to fly a plane. She took her solo flight in Omaha in the early 60's. She enjoyed hiking at each of her duty stations over the years. A graduate of The University of Colorado, Boulder and a member of Tri Delta Sorority and was a member of the synchronized swim team. She was an avid golfer and enjoyed playing when she had the chance.

Following her retirement, Patty worked with St. Joseph's Catholic Church in Huntsville to launch a St. Vincent de Paul Society Thrift Store, food distribution and help center to give aid to those in need. Patty remained in this role for 30+ years. She remained a member of the Society until her death. Patty felt very strongly that her role in life after retirement was to give to those in need, recognizing that she had been given so much. She could be found giving her own personal funds to persons in need. She also was involved with the Meals on Wheels program in the Huntsville area.

After growing up in a military family traveling the world, then traveling during her career, one of Patty's lifelong desires was to live on a farm and have a permanent place to call home. She was able to fulfill this dream by settling in Harvest, Alabama. She took great pride and delight in the litters of barn cats and kittens that populated her farm. Cooper, her terrier, was her constant companion on the farm. You could often find Patty sitting watching her animals and enjoying nature. Patty became a Master Gardener, growing a variety of vegetables. She also became very interested in genealogy.

Patty was preceded in death by her parents, Dr. Carlos and Kathleen Schuessler. She is survived by her cousin, Mrs. Denne McHale of Colorado Springs, Colorado. She will also be deeply missed by many friends from across the nation to include, Tarrill, Asa and Grafton Barnett, Robert Milroy, Norita Csonka, Jan Winfield and a host of friends in the Huntsville area. Visitation was held on Friday, December 10 2021 from 10:00am until 11:00am at St. Joseph Catholic Church, 2300 Beasley Avenue NW, Huntsville, Alabama 35816. Interment, with full military honors, immediately followed at Valhalla Memory Gardens. Please leave fond memories and condolences, in memory of Patty at www.valhallafunerals.com.

Gone but not forgotten for their dedicated support and service to our Country.

We will miss these outstanding Leaders and Patriots.



Take Advantage of These 5 Year-End Tax Tips

It's not too late to take advantage of these tax strategies for your 2021 tax return, but don't delay: Each one needs to be completed by Dec. 31 of this year.

1. Maximize 401(k)/TSP Contributions

While you can make contributions to an Individual Retirement Account (IRA) and Health Savings Accounts up until April 15, 2022, the window to contribute to employer-sponsored retirement plans closes at the end of the year.

2. Convert Money from a Traditional IRA to a Roth IRA

As mentioned above, you can make contributions to an IRA up until tax day, but if you are *converting* money from a Traditional IRA to a Roth, you must do it before the year ends. Remember, you will owe taxes on the converted amount.

3. Take Your RMD

If you are a retiree who must take a required minimum distribution (RMD) from your account, make sure you take it before Dec. 31. Last year, the Coronavirus Aid, Relief, and Economic Security (CARES) Act waived RMDs, but they are required this year. Failure to take the required distribution results in a 50% penalty – ouch.

4. Give a Gift

Many people use the strategy of giving annual cash gifts during their lifetime as part of their estate plan. You can make a gift of up to \$15,000 to an unlimited number of individuals each year without either party having to file a gift tax return or pay tax on it. But the gifts must be given by year's end.

5. Charitable Contributions

Ordinarily, filers who choose to take the standard deduction (i.e. don't itemize) cannot deduct charitable contributions. This year, however, a <u>special tax provision</u> allows filers to deduct up to \$600 in cash donations to qualifying charities on their tax returns without having to itemize (\$300 if filing as an individual). Contributions must be made by Dec. 31.

2022 Medicare Part B Rates

The Standard Part B 2022 premium of \$170.10 is up from \$148.50 in 2021. This is the monthly amount paid by beneficiaries who had a modified gross adjusted income of \$91,000 or less on their 2020 individual tax return or \$182,000 or less on a 2020 joint return.

Those who earned more pay an adjusted rate for Part B coverage by adding an Income Related Monthly Adjustment Amount (IRMAA) to the standard premium. The breakdown of those rates, per Medicare.gov, is as follows:

- Those with income from \$91,001 to \$114,000 on an individual return or from \$182,001 to \$228,000 on a joint return will pay **\$238.10 per month**, up from \$207.90 in this bracket in 2021.
- Those with income from \$114,001 to \$142,000 on an individual return or from \$228,001 to \$284,000 on a joint return will pay **\$340.20 per month**, up from \$297.00 in this bracket in 2021.
- Those with income from \$142,001 to \$170,000 on an individual return or from \$284,001 to \$340,000 on a joint return will pay **\$442.30 per month**, up from \$386.10 in this bracket in 2021.
- Those with income from \$170,001 to \$500,000 on an individual return, or from \$340,001 to \$750,000 on a joint return will pay **\$544.30 per month**, up from \$475.20 in this bracket in 2021.
- Those with income above \$500,000 on an individual return, or above \$750,000 on a joint return will pay \$578.30 per month, up from \$504.90 in this bracket in 2021.

TRICARE for Life: Choosing Your Provider Option

Do you have medical coverage under the TRICARE For Life (TFL) program? Will you soon be eligible for TFL? If so, it's important to become familiar with your choices of Medicare providers, whatever your needs may be. There are two main categories of Medicare providers: participating and non-participating. A third category is opt-out providers, which are your most expensive option. If you wish to make the best choice for your coverage, it's important that you learn the differences between each provider type.

Medicare Participating Providers

As described in the <u>TRICARE For Life Handbook</u>, Medicare participating providers accept the Medicare allowed amount as payment in full. They'll also file claims with Medicare for care you receive. After Medicare pays its portion, it will forward the claim to Wisconsin Physicians Service (WPS), which is the TFL contractor. WPS is responsible for processing and paying TRICARE's portion of claims for TRICARE beneficiaries, who also have Medicare. When the care you receive is a benefit of Medicare and TRICARE, you'll have no out-of-pocket costs.

Medicare Non-participating Providers

You may choose to see a Medicare non-participating provider. These providers don't accept the Medicare-allowed amount as payment in full. They may also charge up to 15% above the Medicare-allowed amount for your health care services.

This is not a concern for you because TRICARE covers that additional 15%. No matter whether you see Medicare participating provider or a Medicare non-participating provider, your costs will be the same."

Opt-Out Providers

You can also get care from providers who opt out of the Medicare program. Opt-out providers aren't held to the Medicare or TRICARE-allowed amounts. So, you could have significant out-of-pocket costs if you get care from these providers. Before you choose this option, you should know all the costs for which you'll be responsible.

Opt-out providers don't take part in Medicare, so they can't bill Medicare. Medicare also can't pay for health care services you get from them. When you see an opt-out provider, TRICARE will only pay up to 20% of the TRICARE-allowable amount. You'll be responsible for billed charges, minus the amount paid by TRICARE.

Department of Veterans Affairs Providers

Are you eligible for both TFL and benefits through the Department of Veterans Affairs (VA)? Like opt-out providers, VA providers can't bill Medicare, nor can Medicare pay for health care services that you get from a VA provider. As described in the *TRICARE For Life Handbook*, if you see a VA provider for non-service connected care, you'll have significant out-of-pocket costs. TRICARE can only pay up to 20% of the TRICARE-allowable amount. So, care at a VA facility may leave you responsible for the rest of the costs. What you pay depends on whether or not the care you receive is for a service-connected illness or injury.

Getting Care at Military Hospitals and Clinics

You can get care at any military hospital or clinic if space is available. You may also be able to use TRICARE Plus, as described in the <u>TRICARE and Medicare: Turning Age 65 Brochure</u>. This program allows certain beneficiaries to enroll at a military hospital or clinic and have priority access to primary care.

Keep in mind, you may have significant costs for your health care if you get care from VA or opt-out providers. Be sure to ask your provider if they're participating, non-participating, or opt-out. Or, look them up on the Medicare website. To learn more about TFL, go to the TRICARE For Life page.

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 over 340 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 350+ 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- 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)
- 10 January College Football Championship
- 11 January Alabama seceded from the Union (1861)
- 13 January Douglas Wilder of Virginia became the first African American governor (1990)

13 January - Monthly Board Meeting - TBD

- 16 January The Shah of Iran fled his country (1979)
- 17 January Martin Luther King Day
- 19 January Indira Gandhi was elected prime minister of India (1966)
- 20 January Inauguration 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)

26 January – Monthly Member Meeting – 1100 – Summit Club

- 27 January The Russian Army liberated Auschwitz death camp (1945)
- 28 January The U.S. Coast Guard was created (1915)
- 30 January Adolf Hitler was appointed Chancellor of Germany (1933)

