

Volume 55, Issue 3
March 2016

Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



PRESIDENT'S MESSAGE

Charles T. Clements, Lt Col, USAF, Ret



Dear Members -

Planning for the fifth annual scholarship golf tournament is underway. This year we have co-chairmen for this committee—Bruce Robinson and Don Kimminau. The tournament will be on Thursday, 22 September at the Links at Redstone. The “early bird special” is \$65 per player and \$260 for a foursome. The golf tournament flyer is on our website as well as the NAVFOC webpage. We need all of you to spread the word. We need members to join our committee in making this tournament a success. We also need you to solicit friends, relatives and businesses for donations and sponsorships for this golf tournament. To assist in seeking donors or sponsors we have a letter you can use that is also on our website.

The Chapter submitted our nomination for the 2016 Level of Excellence (LOE) award for this year. It is a strong nomination and should earn the Chapter its fifth 5-star LOE award.

If you are an annual dues payer and have not renewed your membership for this year please note that you will be dropped from the rolls at the end of this month. As I write this letter there are 42 members in this category. If you don't know your membership status please contact CDR Chris Downing at 256-828-9740 or cdowning@bellsouth.net.

Our next meeting is at 11 AM on 27 March at the Summit. Our guest speaker will be Mr. Rodney Pennywell, consultant and business strategist. He will be speaking on helping senior military veterans transition successfully into fulfilling industry careers. Rodney's bio is in this newsletter.

Finally, we still have a few open positions on the governing board: Programs, Historian and Publicity. If you are interested in getting involved please let me know.

Charles

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/takeaction/>

• Alabama Senate Bill 15 (The Un-earmarking Bill)—Update

We continue to monitor this situation, but I have been told directly by State Senator Arthur Orr (on the air) that this bill has been amended to remove the State Veterans Assistance funding from the “un-earmarking”. I want to directly thank all of you who followed through with a version of the letter I had drafted. I believe we, along with other veteran organizations in North Alabama, made a difference. We also have a number of allies literally on the Budget Committee in which this bill was filed, of course, but I believe it is an example of how we can make a difference in State, as well as Federal legislation affecting the population of military retirees and veterans. Thanks again!!

• New TRICARE Fees Could Be Coming to You

A recent legislative update opined that the proposed FY17 DoD budget was light on specifics to improve value for beneficiaries - but heavy on across the board TRICARE fee increases. National MOAA promised you more details on how these complicated budget proposals would affect various categories of beneficiaries.

First, Tricare for Life (TFL) covers uniformed services beneficiaries age 65 and above (many of us as a secondary coverage after Medicare), and certain other severely disabled retirees, who are eligible for Medicare. In the FY17 budget there is a proposal for future TFL-eligibles, specifically, those who become Medicare-eligible on or after Jan. 1, 2017, would have to start paying an annual enrollment fee based on a percentage of the sponsor's retired pay. Beneficiaries already enrolled in Medicare on 1 January 2017 would be exempted from the new fee. (You can draw your own conclusions whether that exemption might be reconsidered in the future.). Chapter 61 retirees and survivors of service members who died on active duty also would be exempt from the new fee.

The annual enrollment fee would start at 0.5 percent of gross retired pay in 2017, increasing to 2 percent of retired pay by 2021. In the first year, the fee would be capped at \$150 for lower grades and \$200 for retired flag and general officers. As the fee increased to 2 percent of retired pay over the next four years, those caps also would increase, reaching \$632 and \$842 annually in 2021. The chart below shows the schedule of increases for the first five years. The fees shown would be for a married couple, both eligible for Medicare. Singles would pay half the rate indicated.

Continued on page 9

2015-2016 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

1st Vice President: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

2nd Vice President: CDR John Inman, USN-Ret, 256-425-8022, inman331@msn.com

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

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

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, jttreadway51@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 Bruce T. Robinson, USA-Ret, 256-450-3191, brobinso@mitre.org

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

STANDING COMMITTEES

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

Programs: Vacant

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

Audit: MAJ Robert C. Szeremi, USA-Ret, 256-883-5127, szeremi@comcast.net

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

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

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

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, brobinso@mitre.org / Col Don Kimminau, USAF-Ret, 256-489-5880, don.kimminau@gmail.com

ROTC: CDR John Inman, USN-Ret, 256-425-8022, inman331@msn.com

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

Coming up it's the big home sale through March 3. Save 20% on ready to assemble Sauder furniture, 20% on select cookware sets, KitchenAid/Cusinart, Vitamix, Nutri Bullet, Ninja, bar goods, candles, bedding, towels, vacuums, sound bars, TV's, Sonos, and mattresses. Plus pick up your copy of the shopmyexchange brides and grooms Spring 2016. Your selection of engagement rings, wedding bands, anniversary bands, and diamond ear rings.

Check the <https://www.shopmyexchange.com> web site every day for the super daily special. At this site, you can also see the latest specials, weekly sales, and sweepstakes. Be sure to sign up for the email offers and advance notice for sales and events. Check in the Redstone store every weekend for unadvertised sales. For more information, visit the [Army and Air Force Exchange Service BE FIT Program webpage](#).

For military-grade fitness tips and workouts, visit the [Military.com Fitness Center](#).

Shoppette

Your shoppette has various drawings where you could win! Currently you can win a grill – just stop by and fill out the entry form for your chance to win! There are also numerous liquors that are currently on sale – stop by and check out the sales!

Commissary

Enter the Brew to Win contest! Get a chance to win an Apple iPad Air 2 when you purchase two qualifying coffee products using your Commissary Rewards Card between February 15th and March 11th. This promotion is open to patrons within and outside the continental United States.

Don't have a Commissary Rewards Card? With your Commissary Rewards Card, you can redeem coupons electronically at the commissary checkout. After you pick up your card at your local commissary, just [register](#) it online and log in to your account to load coupons on the card before you shop.

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Need Addresses

None this month

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:

None this month

Persons to contact are:

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

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

Air Force Representative:
Col 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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Fox Army Health Center Col Gerald C. Maxwell, USAFR



FAHC and TRICARE Happenings

Tobacco Cessation:

Kick that habit! Tobacco Cessation Program incorporates motivation, behavior modification, strategies to cope with cravings, peer support, and medication safety education. Free to all TRICARE beneficiaries and DOD Civilians. Free tobacco cessation medication if needed. A pre-program physical examination and five classes held Tuesday's from 11:30 – 12:30. Blood pressure evaluations at each session and interval follow up for the first year. Contact the FAHC at 256-955-8888 ext 1440.

Check out Fox Army on the Web at: <http://www.redstone.amedd.army.mil/>

Twitter @FoxAHC Facebook: <https://www.facebook.com/pages/Fox-Army-Health-Center/260595728505>

FAHC FY16 holiday closures: http://www.redstone.amedd.army.mil/docs/misc/FY16_Holiday_Schedule.pdf

Diabetes Seminar:

Attend our monthly Diabetes Self-Management Seminar to learn more about diabetes and how to properly manage it. The seminar is every 3rd Thursday of the month from 0745 – 1600. The seminar is Free to anyone with Arsenal access. Contact the Wellness Clinic 256-955-8888 ext 1440

FAHC Notifications:

You can sign up for notifications on the latest news from Fox Army Health Center. You can choose to receive notifications from Fox Army Health Center via your phone, email, or both.

<http://www.redstone.amedd.army.mil/Notification.aspx>

Health & Benefits Seminar:

Attend the free Health and Medical Benefit Seminar the 4th Monday of each month.

Information about the Zika Virus: <https://phc.amedd.army.mil/topics/discond/diseases/Pages/Zika.aspx>

Pharmacy Benefits:

Visit the [TRICARE Pharmacy](#) page for more information on the TRICARE pharmacy benefit. If you have questions about whether or not one of your drugs is covered, you can always call the TRICARE pharmacy contractor, Express Scripts, at 1-877-363-1303.

Sign up for TRICARE e-mail updates at www.tricare.mil/subscriptions.

Connect with TRICARE on Facebook, Twitter and Google Plus at
www.facebook.com/tricare, www.twitter.com/tricare and www.plus.google.com/+TRICARE.

Widow's Activities



Mrs. Carrie Hightower
256-882-3992

WOW Support Group

Eleven members attended our February Luncheon. Thank you for the support.

The WOW Support Group will meet for lunch on Thursday, March 17th, at Gibson's BBQ, 3319 South Memorial Parkway, Huntsville. Phone 256-881-4851.

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

Mrs. Liz Townsend
256-721-9762



MOAA Widow's Luncheon

The MOAA widow's luncheon should be held on Friday, March 11th at the Olive Garden, 3730 University Drive, Huntsville. Phone 256-539-1955.

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

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

Chapter Happenings



January Member Meeting – Lontrell Harris



February Member Meeting
COL William Marks



Chaplain's Corner

CH (LTC) Bert Wiggers, AUS-Ret

"Not so Fast!"

"Therefore, take up the full armor of God, so that you will be able to resist in the evil day, and having done everything, to stand firm." Ephesians 6:13

Can you imagine a S.W.A.T. Team member entering a house without a bulletproof vest? That would be suicide, right? Obviously, there's someone lurking behind the door. Why would he go in unprotected?

Daily, we also must remember to be on guard. The enemy is crafty. All it takes is a little slack on our part for him to slip in and expose our weakness. The fastest way for him to do this is through our minds. Therefore, the Bible tells us to take up the full armor of God. How do we do this? By taking in His word daily and refreshing our thoughts with what He has to say gives us the how we get the advantage.

Refuse to let negativity creep in. Refuse to let worry take the place of faith. Refuse to believe the lies society tells you. Instead, rehearse all that God has to say about you. You are chosen and you are loved. When you carry God's truths with you, it's as if you're wearing a bulletproof vest to repel off the negativity and likes the devil would love for you to dwell on. ESPN analyst, Lee Corso, says, "Not so fast!" before he makes a winning football team prediction.

When you fill your mind with God's truths about you, you're saying to the enemy, "Not so fast!" Only one voice should get priority, and that's God's voice. He is the only one who knows me better than anyone else knows me. This is what it means to put on the full armor of God.



WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

MAJ David Arterburn, USA
COL Michael Howell, USA
CAPT Dale Lyle, USN
CAPT William Nash, USN
CPT Arthur Werkheiser, USA
COL John Womack, 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 Gerald Maxwell for details.



Treasurer's Report

CAPT Richard West, USN

For the Month of January 2016

Beginning Balance	\$8050.65
Credits	2733.00
Debits	885.97

Ending Balance	\$9897.68
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Membership Meeting
30 March 2016
11AM – Summit Club

Guest Speaker: Mr. Rodney Pennywell

Mr. Rodney Pennywell, is an Independent Business & Strategy Consultant and for the past five years has been the Chief Strategist for Pennywell Development Company. He has nearly 30 years of professional experience with approximately a third of that time serving as an active duty Officer in Army Aviation and the balance of that time in the technology sector serving in numerous leadership roles as PM/consultant. Mr. Pennywell has worked for companies such as: MCI, Ernst & Young, & Booz Allen Hamilton both domestically and internationally on commercial and government projects; (MDA, SMDC, PEO Avn). He holds a TS Clearance.

Mr. Pennywell as Chief Strategist gets his clients to achieve success by assessing their current state including determining the stage their business is in, and defines the end state the principal's seek. He then gleans business challenges, performs competition assessments, determines goal viability and if plausible devises an actionable strategy. He is highly skilled at developing core competencies, identifying target customers, creating business/marketing plans, crafting unique selling propositions, large group facilitation and executive coaching.

Mr. Pennywell is a frequent guest speaker and consults on: opportunity assessment, entity formation, teaming agreements, proposal color team reviews, grant writing, and workshare negotiations. He serves /advises multiple non-profit entities including FlyQuest, and serves as Vice-Chair of the Board of Still Serving Veterans. He is a regular Business Coach for the WBCNAs FASTTRAC program. Mr. Pennywell also serves as a Business Strategist for the AD4Group and The Spectrum Group which addresses large Government/Defense efforts.

Mr. Pennywell has made his home in Madison, AL for the past 14 years.

Education / Background

2012 Graduate of Leadership Huntsville/Madison County Class 25 – Chair Economic Dev Grp

2008 Graduate of Univ of VA, Darden's School of Business - "The Executive Program"

2003 University of Alabama Huntsville - Certified Systems Engineer

1997 Richland College of Dallas, TX – Certified Telecommunications Professional

Menu: Baked chicken, pork loin w/ plum sauce, mashed potatoes & gravy, broccoli & cheese casserole and peach cobbler

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 26 March

TFL Annual Family Enrollment Fees

Retired Pay	FY16	FY17	FY18	FY19	FY20	FY21
% of Gross Retired Pay	N/A	.5%	1%	1.5%	2%	2%
Ceiling	\$0	\$150	\$300	\$450	\$600	\$632
Flag Officer Ceiling	\$0	\$200	\$400	\$600	\$800	\$842

National MOAA is particularly concerned at this plan to means-test service-earned health care benefits. No other employer means-tests retired employees' health benefits. Further, MOAA objects to such means-testing, which would impose successively greater financial penalties for longer and more successful service. It is particularly inappropriate to seek to impose additional fees on TFL-eligibles for three other reasons.

- This particular population is already paying the highest fees of any military beneficiaries, as TFL requires enrolling in Medicare Part B and paying the associated premiums, which start at \$2,500 per year for a married couple and can run far higher.
- The expressed intent of Congress in enacting TFL was that Medicare Part B premiums would be the only enrollment fee for TFL, acknowledging that Medicare would be paying 75 percent of these beneficiaries' health costs. DoD and Hill leaders at the time believed that a career of service and sacrifice constituted a full, pre-paid premium for TFL coverage of the other 25 percent.
- And, finally, the Pentagon's costs for TFL have dropped dramatically - from \$11 billion in FY11 to an estimated \$6.4 billion in FY17, as Defense actuaries now have 15 years of actual experience with the program and can more accurately project program costs. Rather than “spiraling out of control,” DoD health costs for this group are spiraling **downward** - so why the need to charge them an additional fee?

Second, Retirees under age 65 would also see huge increases under the budget plan, with lots of fee and co-pay changes. Among the more complex changes are proposed cost-shares for various kinds of provider visits.

TRICARE Prime enrollees would see some increases in fees for seeing civilian network providers. TRICARE Standard beneficiaries would pay flat fees (and would not have a deductible) if they see civilian providers in the network. If they see out-of-network providers, they would still pay 25 percent of TRICARE-allowed charges, but would see their current deductible doubled - from \$150/\$300 for singles and families to \$300 and \$600 respectively. This next chart summarizes the various cost-share changes for different types of provider visits:

Continued on page 13



Your Huntsville Real Estate Connection



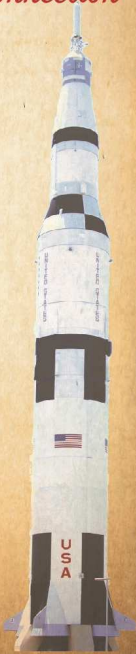
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Mike@MoveToHuntsville.com

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Membership Statistics

Total Members: 457
Auxiliary Members: 70
Life Members: 220

New this month: 6
Deaths this month: 0
Renewals: 41

Help the Chapter Recruit New Members

**Do you know someone who is eligible to be
a Chapter member?**

**Bring him/her to the next membership
meeting as your guest**

**If they join the Chapter, lunch is on us at the
next meeting**

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

It's a great way to share information with
your fellow Chapters

Give it a try!



alroosters.com

2710 Carl T. Jones Dr. 256.270.7197

475 Providence Main St. 256.489.0886

Mon-Fri 9-7 Sat 9-4

Menu of Services

Roosters Club Cut...Precision cut, shampoo, hot towel and style...	\$26.00
Hot Towel Shave...Our special seven step process.....	\$22.00
Gentlemen's Choice...Club cut AND hot towel shave.....	\$45.00
Hero Cut...Club cut for active duty servicemen, police and firemen.....	\$22.00
Head Shave...Same special seven step process as the face.....	\$22.00
Beard Trim.....	\$12.00
Beard Trim with Clean Shaved outline.....	\$18.00
Littlemen...Age 10 and under.....	\$18.00



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				
<input type="text"/> First Name		<input type="text"/> MI	<input type="text"/> Last Name		
<input type="text"/> Preferred Name		<input type="text"/> Birthday (mm/dd/yy)	<input type="text"/> Spouse's Name	<input type="text"/> Period(s) of Active Duty i.e. 1965 – 1990	
<input type="text"/> Grade	<input type="text"/> Branch of Service	<input type="text"/> 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
<input type="text"/> Mailing Address		<input type="text"/> City	<input type="text"/> State	<input type="text"/> Zip	
<input type="text"/> Phone Number		<input type="text"/> E-mail Address			

Attention Annual Members – Final Notice

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

***If we don't hear from you soon,
you will be dropped from the rolls
at the end of the month!***

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

**31 Birthdays in March
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:

Maj Gen Melvin Bowling, USAF	CW3 Braxton Butler, USA
LTC Floyd Teller, USA	1LT Victor Grimes Sr, USA
LTC Raymond Livingston Jr, USA	Mrs Margaret Feist
LTC James Roy, USA	Col Alvin Kemmet, Jr USAF
Mrs Sonia Gojsza	Maj John Finn, USAF
Lt Col Charles Clements, USAF	Col Scott Patton, USAF
MAJ Harold Meeker, USA	LTC Harry Durgin, USA
Mrs Jean Parker	COL John Fairlamb, USA
LTC Robert Westerfeldt, USA	LTC Earl Freeman, USA
CAPT John Snyder, USN	COL Donald Harmon, ARNG
CW3 Darrel LaCanne, USA	MAJ Ryan Rushton, USA
LCDR Richard Edgar, USN	COL David Pemberton, USA
COL Wilbur Parker, USA	LT James Pointer, USN
CDR John Inman, USN	MG David White, USA
MAJ Robert Szeremi, USA	LTC Charles Long, USA
LTC Thomas Miller, USA	

Volunteers Needed

The Chapter has several vacant board position that need to be filled. A fully staffed board is critical to the continued smooth functioning of the Chapter. The positions are:

Program Chair – organizes Chapter activities, schedules guest speakers, plans meeting menus and coordinates with the Summit Club

Golf Committee – help plan and execute the annual golf tournament, our primary fund raising activity – you don't need to know anything about golf to help out

Publicity Chair – help advertise Chapter events in the Redstone Rocket and other media

Historian – help consolidate and maintain vital Chapter records

If you are interested in volunteering, or would like additional information, please contact Charles Clements at 256-450-3610 or charles.clements@mda.mil

DoD Proposed TRICARE Outpatient Cost Sharing for Retirees Under Age 65			
Services	In-Network		Out-of-Network
	TRICARE Prime**	TRICARE Standard	
Clinical Preventative Services	\$0	\$0	\$0
Primary Care Visit	\$0 MTF \$20 network referral	\$0 MTF \$25 network referral	25%*
Specialty care visit (PT,OT, speech)	\$0 MTF \$30 network referral	\$0 MTF \$35 network	25%*
Urgent care center	\$0 MTF \$30 network referral	\$0 MTF \$35 network	25%*
Emergency department – emergency care	\$0 MTF visit \$75 network	\$0 MTF \$ 90 network	25%*
Ambulance MTF or network	\$20 trip	\$25 trip	25%*
Durable Medical Equipment/supplies	20% of MTF cost or network negotiated fee	20% of MTF or network negotiated fee	25%*
Ambulatory surgery	\$0 MTF \$100 network referral	\$0 MTF \$100 network	25%*

*Percentage of TRICARE maximum allowable charge after \$300 single/\$600 family deductible is met.

**If a TRICARE Prime beneficiary obtains care without a referral, Point of Service charges will apply: 50% of the allowed charge after the \$300 individual/\$600 family deductible is met.

And, prime beneficiaries who use out-of-network care without a referral would be subject to steep point-of-service fees: 50 percent of allowable charges after paying a \$300/\$600 deductible. And, in addition, the DoD plan proposes charging all military retirees under age 65 an annual enrollment fee for participating in either TRICARE Prime or Standard. The Prime enrollment fee would rise to \$350/\$700 (single/family) vs. the current \$283/\$565. The new enrollment fee for Standard would be even higher - \$450/\$900 (single/family) - plus the \$300/\$600 deductible for out-of-network care.

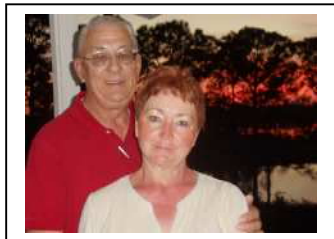
Third, retiree copays and cost sharing also would apply to survivors (except those whose sponsors died on active duty) and TRICARE Young Adult beneficiaries with a retired sponsor. TRICARE Select and TRICARE Retired Reserve beneficiaries would continue their current premium levels, and their deductible and cost-shares would be the same as proposed for TRICARE Standard. Care in Military Treatment Facilities (MTF) would continue to be provided at no cost.

Fourth, active duty family members would not see the same drastic increases, unless they use out-of-network providers, in which case they also would incur the \$600 family deductible (and high point-of-service charges if they don't have a referral).

Active duty family copays and cost sharing would apply to survivors whose sponsors died on active duty, TRICARE Young Adult beneficiaries with an active duty sponsor, and the Transitional Assistance Management Program. All fees, deductibles, and copays for all categories of

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Member Spotlight – CW4 Carl Woida, USA



As relayed by CDR Christine Downing

This month's member in the spotlight was born and raised in a very small community in northern Michigan. How small you ask? Well, there were 16 boys and 16 girls in his high school graduating class. When I asked what led him to the military, he said it was a simple matter of peer pressure. Seems quite a few of the young men got the notion to join the military, so 10 of them all enlisted on the same day in 1962. Carl was the only one to make a career out of it and he retired in 1992. When high scores on the entrance exams allowed him to choose his specialty, he selected Nike Hercules missiles. His first assignment then became Fort Bliss where he attended school to become an electrical technician. That led to the first of three tours in Germany and a wonderful bonanza: Carl met and married his wife Ruth.

Other tours included Korea, Milwaukee, Rhode Island and Huntsville. Carl thinks that the tour in Korea was probably his least favorite – his family wasn't with him, and maintenance on missiles was just too hot in the summer and too darned cold in the winter which caused entirely too many mechanical and electrical problems with the equipment! He and his family really enjoyed one of the tours in Germany where he served as the Senior Nuclear Weapons Advisor to the Dutch Air Force. They were able to live in Dutch military housing (which was nicer than the American housing) and they enjoyed a wonderful social circle of international friends. Carl tells a funny story of his time in Rhode Island which involves his wife Ruth. They were attending a formal dinner hosted by the Brigade Commander at a facility out in town. There were various inspirational words on the wall up by the ceiling such as Honesty, Integrity and Fidelity. Carl was bragging about how well Ruth was learning English and put her on the spot by asking her to read the words on the wall. So, Ruth responded by correctly reading honesty and integrity. But she faltered a little and turned fidelity into fiddle-dee-tee! They both laugh now when remembering that particular social function.

You can tell that Carl is exceptionally proud of Ruth – she continued her education in the United States despite a limited amount of proficiency in English at the time and went on to earn a Bachelor of Science degree in nursing from UAH. This started a career for her that she excelled in. In fact, she was the nursing representative on a three person team from Huntsville Hospital what was flown to Maryland for two weeks to learn everything they could about starting a joint replacement unit for the hospital here. She was selected as the "joint camp" manager and supervised all nursing activities round the clock for the unit. During his military time Carl earned both a BS in industrial engineering and then a Master's degree in engineering management. Then when he retired from the Army he worked for CAS, Inc on the Patriot Missile program.

In 2010 both Ruth and Carl decided to retire, and now split their time between a home here in Huntsville and one near where he grew up in northern Michigan. He says it is the best of both worlds as they avoid the cold and snowy winter in Michigan as well as the hot and humid summer in Alabama. Carl and Ruth have two children. Their son retired from the Air Force and now works for Lockheed Martin as a Quality Control Manager, and their daughter is an RN who works as a Director at a nursing home. Early in February they celebrated 50 years of marriage. As you can see from their picture, Carl and Ruth are a devoted couple; they enjoy traveling and plan to do so for many more years.

WARRIORS TO THE WORKFORCE

Presented in association with



**American
Freedom
Foundation**

*AUSA ILW Global Force Symposium and Exposition
Von Braun Center
Huntsville, AL
Wednesday, March 16, 2016
0900 - 1600*

**** Is recruiting Veterans part of your hiring plan? ****

Let the [American Freedom Foundation](http://www.americanfreedomfoundation.org) be your resource for bringing together terrific, trusted Veterans, transitioning military service members and military spouses ready to enter the workforce!

- Past WTTW events have attracted thousands of Veterans, transitioning service members and military spouses
- Workshops will be conducted by top speakers on crucial subjects to help service members transition from military to civilian life
- Resume reviewers will be on site to advise job seekers
- Be a part of the largest land power exposition and professional development forum in the Southeast! <http://ausameetings.org/globalforce>

Companies committed to participated (to date - 1/26/16):

Columbia Southern Education Group	Department of Homeland Security - TSA	First Command Financial Services
FPMI	H & R Block	Heavy Equipment College of GA
LMI	Mediacom	Redstone Federal Credit Union
Sears Home Services	Simulation Technologies	Ultratec Special Effects, Inc.
University of Alabama Huntsville	U. S. Army "Soldier For Life" Program	AMC - "Always A Soldier" Program
Calhoun Community College	Still Serving Veterans	S3, Inc.
Phoenix	Armstrong Relocation	Verizon Wireless
	SourceAmerica	

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<http://www.warriorstotheworkforcehsv.net>

Pineapple Open 2016

Golf Tournament

Hosted by the
Redstone Arsenal

Community Women's Club

Proceeds help support our Redstone Community in the
form of Scholarships and Community Assistance

When and Where:

Date: Friday April 8, 2016

Location: The Links at Redstone

Check in: 6:30 am

Tee Time: Shotgun start at 8:00 am

Format: 4 person scramble

Prizes:

Prizes will be awarded for top
teams and skill contests.

Mulligans, Door Prizes and a
Silent Auction will be available!

Cost:

Individual player: \$75

Cost includes:

- Goodie Bag with snack and water
- Cart and Green Fees
- Lunch

The Links will offer refreshments for purchase

Sponsorship Opportunities:

Single-Hole Sign \$100

Three-Hole signs \$250

Team & Three-Hole signs \$500

Sponsorship Opportunities:

rsacwcmembership@gmail.com



RSA Community Women's Club Pineapple Open Golf Tournament

Who is Playing: Team Name or Company:

Names of Players:

Point of Contact:

Phone: _____

Email: _____

Mail form and checks NLT April 1, 2016 to:

RSA CWC

PO Box 8113

Huntsville, AL 35808

RSA CWC is a 501c (4) non profit organization not affiliated with RSA or the US Army

Legislative – continued from page 13

beneficiaries would be increased annually by a national health care expenditure index, projected to rise over 5 percent annually. MOAA believes this wide array of fee increases would impose disproportionate financial penalties on retired military beneficiaries.

DoD Proposed TRICARE Outpatient Cost Sharing for Active Duty Family Members

Services	In-Network		Out-of-Network
	TRICARE Prime**	TRICARE Standard	
Clinical Preventative Services	\$0	\$0	\$0
Primary Care Visit	\$0 MTF \$0 network referral	\$0 MTF \$15 network referral	20%*
Specialty care visit (PT,OT, speech)	\$0 MTF \$0 network referral	\$0 MTF \$25 network	20%*
Urgent care center	\$0 MTF \$0 network referral	\$0 MTF \$25 network	20%*
Emergency department – emergency care	\$0 MTF visit \$0 network	\$0 MTF \$50 network	20%*
Ambulance MTF or network	\$0 trip	\$15 trip	20%*
Durable Medical Equipment/supplies	\$0 MTF \$0 network referral	10% of negotiated network fee	20%*
Ambulatory surgery	\$0 MTF \$0 network referral	\$0 MTF \$50 network	20%*

*Percentage of TRICARE maximum allowable charge after \$600 family deductible is met (\$200 for families of E1-E4).


**If a TRICARE Prime beneficiary obtains care without a referral, Point of Service charges will apply: 50% of the allowed charge after the deductible is met.

In addition to concerns about the fees, national MOAA wants to see more details on how DoD plans to improve beneficiaries' timely access to quality care. 

PX – continued from page 3

<http://www.commissaries.com/rewards/index.cfm> For more details, login to your account via the [Rewards Card page](#). You can also download the Commissary Rewards Card app on Google Play and the Apple app store.

Shop your Commissary to get Savings for Frozen Food Month – February 22 – March 6. Selected brands of Frozen foods, canned foods, cereals, pasta, juices, lunch meats, crackers, toilet paper, dog food and disposable diapers.

Visit your Commissary website about the latest cost-saving programs, promotions and events at DeCA, more than 250 commissaries worldwide; share information unique to those stores; and discuss issues that affect customers and industry partners. 



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Affordable Care Act and your Taxes

Under the Affordable Care Act (ACA), all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if applicable) have the minimum essential coverage. More information will be forthcoming about the delivery method of these forms.

These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016.

You can find more information about the impact of the Affordable Care Act on your federal income tax at: <http://www.irs.gov/Affordable-Care-Act>, or <http://www.dfas.mil/taxes/aca.html>.

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.

Upcoming Events of Interest

The Kiwanis Club of Huntsville will hold its 39th Annual Pancake Breakfast on Saturday, March, 5, 2016, at the Huntsville High School cafeteria. Serving will start at 6:00 AM and conclude at Noon. The menu is all-you-can-eat pancakes, sausage patties, coffee, milk, and orange juice. Tickets are available for \$6.00 (advance sale) or \$7.00 at the door. Funds raised are used for activities and events in support of the youth of our community. This is a fantastic community wide event.

The AUSA Family Readiness Directorate is proud to host a Military Family Forum titled: "The Future of Military Healthcare" at AUSA's Global Force Symposium and Exposition on Wednesday, March 16 from 1000 – 1200. An overhaul of the military healthcare system is a primary discussion point for Congressional and Department of Defense conversations. The focus of the forum will be to discuss the TRICARE benefit including access to care, TRICARE for Kids, and proposed legislative changes. Invited guests include: Lt. Gen. Nadja Y. West, the Surgeon General of the United States Army and Commanding General, U.S. Army Medical Command; Vice Admiral Raquel C. Bono, Director, Defense Health Agency; Jeanette James, Professional Staff Member, the House Armed Services Committee; Joyce Raezer, Executive Director, The National Military Family Association, Lt. Gen. (Ret) Eric B. Schoomaker, MD, PhD, FACP, Professor and Vice-Chair for Centers and Programs, Department of Military & Emergency Medicine, Uniformed Services University of the Health Sciences. To register, please [click here](#).

The 6th annual pancake breakfast fundraiser hosted by Legacy 4 Korean War Veterans Foundation and the Rocket Adjutant General Corps Regimental Association is on 7 May from 0700 to 1000 at Applebee's, 3028 Memorial Parkway SW, Huntsville. They are accepting \$5 donations.

The 11th annual luncheon honoring Korean War veterans will be held on 24 June at the Summit Club from 1100 to 1300. The guest speaker is LTG Larry Wyche, Deputy Commanding General, US Army Material Command. Admission for Korean War veterans is free; all others—\$20. RSVP by 10 June to K. C. Bertling 256-541-0450.

Important Dates in March

- 6 March – Fall of the Alamo (1836)
- 10 March – Board Meeting – Summit Club
- 13 March – Daylight Savings Time begins
- 15 March – Ides of March
- 15-17 March – AUSA Global Force Symposium – VBC
- 16 March – Warriors to the Workforce - VBC
- 17 March – St. Patrick's Day
- 19 March – US invades Iraq (2003)
- 20 March – Vernal Equinox (1st day of Spring)
- 25 March – Good Friday
- 26 – Monthly Breakfast – Golden Corral
- 27 March – Easter
- 28 March – Three Mile Island (1979)
- 30 March – Member Meeting – Summit Club

