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November 2016



Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE Charles T. Clements, Lt Col, USAF, Ret



Dear Members –

The new president and CEO of MOAA, Lt Gen Dana Atkins, spoke to the Alabama Council of Chapters on 13 October. Most of his comments were not surprising—MOAA is trying to find methods to recruit younger folks and MOAA continues to lobby Congress to prevent dilution of benefits and a weakening of the Armed Forces. But one aspect of his comments, as a result of questions, was that MOAA for the last few years has been spending more money than they are making. As a result of that Lt Gen Atkins has taken measures to tighten MOAA's belt, so to speak. This is good management, but it has direct negative consequences to our Chapter. Some examples are: MOAA will not sponsor Gold Bar or JROTC medal programs beginning sometime in 2017. That has a financial impact to the Chapter if we elect to continue those programs. Another change is to the Level of Excellence (LOE) program. In the past MOAA provided winning Chapters with a streamer for our flag. Beginning this year the LOE streamer will be a piece of cloth that plastic labels will be attached to for LOE awards. All of this is disappointing!

At the September membership meeting we had many people walk in wanting a meal who had not bothered to RVSP. As a result, there was not enough food. This affects both those members who did bother to RSVP, as well as us providing an accurate headcount to the Summit Club. We want all of you to attend the meetings each month, but please take the time to RSVP to Christine Downing!

Our 5th annual golf tournament on 22 September was a success! Whereas last year we made \$6,650 for our scholarship program, this year we made \$8,707. This was a result of the hardworking golf committee. Kudos again to our co-chairmen, Bruce Robinson and Don Kimminau and their committee - John Inman, Rick West, Chris Downing, Marty Ohme, Lou and Laurie Kubik, and Carrie Hightower.

Our November membership meeting will include the Gold Bar ceremony. Our annual Christmas party is on 17 December - inside you will find the flyer with details. The theme is "A Traditional Christmas". Entertainment will be provided by the same musicians as last year—Moondust Big Band. Please mail in your reservations with your check and make this year's party a rousing success.

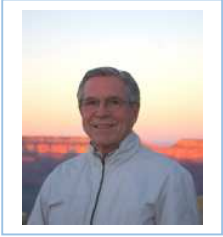
Charles

***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/>

### • TRICARE, Survivor, Other Changes Coming:

We'll have to wait at least another four or five weeks before Congress makes final decisions on the force levels, pay raise, TRICARE fees, and other changes in the FY 2017 Defense Authorization Act. But, we can be pretty sure of at least some of the new changes because they were included in both of the bill versions passed by the House and Senate. Based on the above, here is what we expect the new defense bill will require.

#### TRICARE:

- TRICARE Standard will have a new name (possibly TRICARE Preferred) and be reconstituted as a preferred provider network, which means some charges will be higher for visits with doctors who aren't in the new TRICARE network.
- The new version of TRICARE Standard/Preferred will have an annual enrollment requirement. If you're under 65 and in TRICARE Standard now, you've never had to explicitly enroll. If you didn't enroll in the HMO-style TRICARE Prime, you were automatically covered under Standard. No more.
- **This is important:** starting in 2017, retirees and family members under 65 will have to sign a document to enroll in either the version of Standard/Preferred or TRICARE Prime. If you don't actively enroll in one or the other, you and your family won't be covered by TRICARE. So you'll need to pay attention to notices about the annual enrollment period, starting next year.
- No later than January 2020, retired enrollees in the new version of TRICARE Standard/Preferred will have an annual enrollment fee. Again, this will be new, as Standard currently has no enrollment fee. If the House plan prevails in the final bill, the annual enrollment fee for 2020 will be \$100/\$200 for single/family. There is a possibility it could be more, depending on continuing negotiations between the House and Senate.
- Military medical facilities will be implementing a variety of initiatives to improve access to and quality of care, including a standardized appointment system, more use of telehealth services, adoption of common quality/performance measures, and displays of emergency room wait times.

*Continued on page 9*

#### 2015-2016 GOVERNING BOARD

##### EXECUTIVE COMMITTEE

President: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, [charles.clements@nda.mil](mailto:charles.clements@nda.mil)

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

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

Secretary: MAJ Joe H. Williams, USA-Ret, 256-880-7694, [joehwilliams@bellsouth.net](mailto:joehwilliams@bellsouth.net)

Treasurer: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, [jtreadway51@mchsi.com](mailto:jtreadway51@mchsi.com)

Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, [lkubik@mediacombb.net](mailto:lkubik@mediacombb.net)

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

Immediate Past President: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, [brobinso@mitre.org](mailto:brobinso@mitre.org)

Second Past President: Maj Glenn S. Crawley, USAF-Ret, 256-883-2323, [glennscrawley@comcast.net](mailto:glennscrawley@comcast.net)

##### STANDING COMMITTEES

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

Programs: COL James D. Treadway, USA-Ret, 256-859-1484, [jtreadway51@mchsi.com](mailto:jtreadway51@mchsi.com)

Legislative Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, [jerry15@hiwaay.net](mailto:jerry15@hiwaay.net)

Personal Affairs: : COL Bill Stevenson, USA-Ret, 256-424-1334, [mrbill5779@comcast.net](mailto:mrbill5779@comcast.net)

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, [janetecamp@aol.com](mailto:janetecamp@aol.com)

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

Finance (Budget): CDR Robert Rolf, USN-Ret, 256-206-6164, [rolf@att.net](mailto:rolf@att.net)

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

Audit: MAJ Robert C. Szeremi, USA-Ret, 256-883-5127, [szeremi@comcast.net](mailto:szeremi@comcast.net)

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

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

FAHCLiaison: Col Gerald C. Maxwell, USAFR, 256-606-5282, [gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

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

ROTC: CDR John Inman, USN-Ret, 256-425-8022, [inman331@msn.com](mailto:inman331@msn.com)

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, [brobinso@mitre.org](mailto:brobinso@mitre.org)

The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, [brobinso@mitre.org](mailto:brobinso@mitre.org)

##### LIFE MEMBERSHIP TRUST

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

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

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



**PX / Commissary**  
**Col Gerald C. Maxwell, USAFR**



**Main Exchange**

Your AAFES store has the new Toy Book available with 32 pages of toys on sale from Oct 21 to Dec 24. Stop in and get your copy! The Exchange sale brochure starting Oct 28 has the 25% off all cookware and cutlery semi-annual event. Also 25% off select exercise accessories, 10% Glock handguns, 25% off gun safes, 20% off pet supplies, 20% off Gillette shave items, 20% off Sauder furniture. Use your Military Star card and enjoy 10% off in the Redstone Exchange Food Court and Burger King. As always shop early for best selection.

**Shoppette**

At your Redstone Express – we have new wines and beers – stop in to check out the selection. Gluhwein and holiday gift sets now available. Visit the Redstone Express for Holiday Party and Tailgating supplies. Various wine selections are on sale each month so stop in and see what varieties are on sale this month. Depending on selection, the Express usually offers 10% on a case of liquor or wine – be sure to ask!

**Commissary**

But don't be haunted by questions or concerns about your commissary, because we're here to help! Stop by your commissary for holiday treats without the tricks! Your commissary will soon have fresh turkeys available. Quantities are limited so stop by your commissary.

Win a \$100 NFL Gift Card! Now through Jan. 3, 2017, whenever you purchase four Campbell's Chunky soup or chili can products, and scan your Commissary Rewards Card, you will be entered automatically for a chance to win a \$100 gift card. Four gift cards will be awarded each week, one card in each of the East, West, Central, and Outside the Continental U.S. areas. For more information and the official rules, visit: <https://deca.couponselectionpage.com/offers/all>

**Need Addresses**

**None at this time**

We have lost track of the above member. 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:

**MAJ Robert Szeremi**

Persons to contact are:

Army Representative:  
**COL James D. Treadway**  
256-859-1484  
[jttreadway51@mchsi.com](mailto:jttreadway51@mchsi.com)

Navy/USMC Representative:  
**CW4 Louis J. Kubik**  
256-859-3054  
[lkubik@mediacombb.net](mailto:lkubik@mediacombb.net)

Air Force Representative:  
**Col Gerald C. Maxwell**  
256-606-5282  
[gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

Personal Affairs Officer  
**COL William Stevenson**  
256-424-1334  
[Mrbill5779@comcast.net](mailto:Mrbill5779@comcast.net)





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

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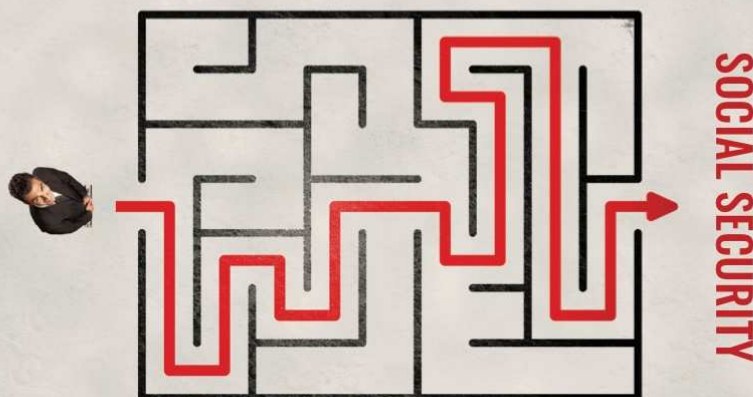
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*Nominated by  
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who returned recently  
from a year of  
active duty overseas.*

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**Fox Army Health Center**  
**Col Gerald C. Maxwell, USAFR**

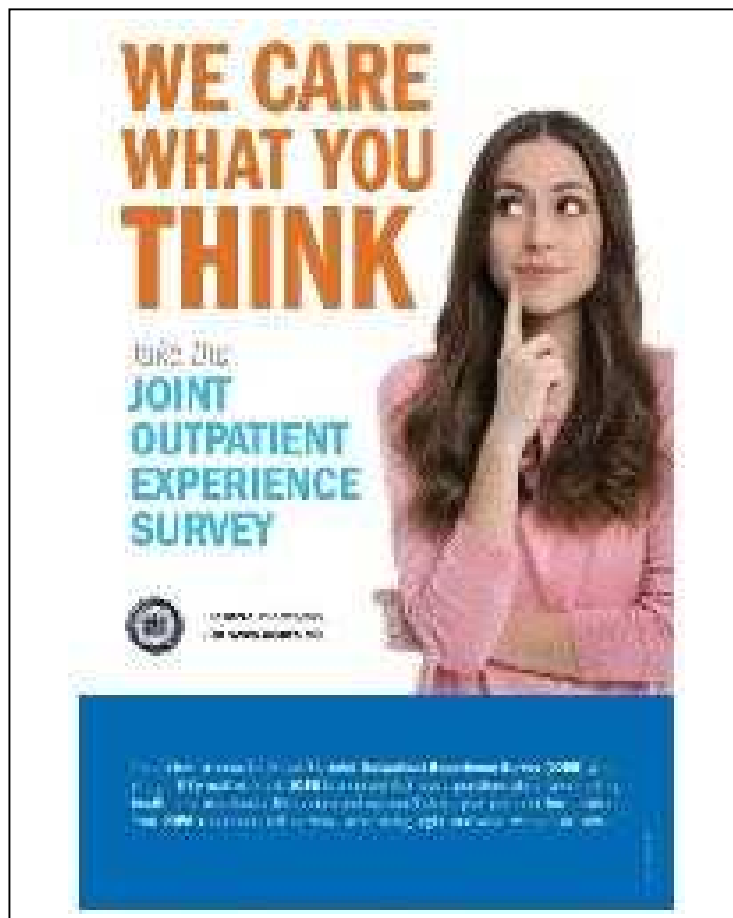


**We Care What You Think**

We are honored that you entrust us with your health. That's why we are driven to bring the best health care experience possible. In just a few minutes, you can provide information that helps us to better understand your needs.

The Joint Outpatient Experience Survey (JOES) asks beneficiaries across military medicine about the care they receive. From provider knowledgeability and communication, to services received at the pharmacy, radiology or lab, to the courtesy you receive here at Fox Army Health Center. So, tell us how we did. You'll get a JOES survey by mail or email. It's completely confidential, and when you fill it out you're helping us serve you better. We're monitoring the outpatient experience of beneficiaries because we believe there is no higher calling than serving those who serve.

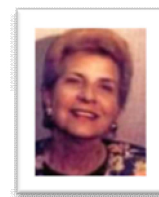
Your opinion matters to us!





**Mrs. Carrie Hightower**  
**256-882-3992**

## **Widow's Luncheon**



**Mrs. Liz Townsend**  
**256-721-9762**

Due to declining attendance, we are combining the two widow's activities into one consolidated luncheon. Carrie Hightower will organize the activity.

Carrie was ill at the time of printing and did not provide any information pertaining to the luncheon. Please call her for details.

## **TRICARE to Expand Preventive Service Coverage**

TRICARE has always had excellent coverage of important preventive services and we are making it better. TRICARE is adding new services and screenings to ensure our preventive services are aligned with recommendations of the United States Preventive Services Task Force (USPSTF), and the Health Resources and Services Administration's (HRSA) guidelines.

Effective Jan. 1, 2017, TRICARE will cover annual preventive office visits for all Prime beneficiaries 6 years of age and older. Children under 6 are already covered by existing [well-child coverage](#). This will ensure children in developing stages receive observation, physical examination, screening, immunizations, and various counseling services. TRICARE Standard beneficiaries can receive preventive services with no cost-share or copayment through Health Promotion and Disease Prevention (HP&DP) examinations (i.e. in connection with a covered immunization or cancer screening).

Additionally, the annual well-woman exam will continue to be covered for all Prime and Standard beneficiaries under age 65 with no cost-share or copayment. The new covered services include free genetic counseling by a [TRICARE-authorized provider](#), before BRCA1 or BRCA2 gene testing for women who are identified as high risk for breast cancer by their primary care providers as well as the BRCA1 or BRCA2 gene testing for women who meet the coverage guidelines under the existing laboratory developed test (LDT) demonstration project.

TRICARE will also cover stool DNA testing (e.g., Cologuard™) once every 3 years starting at age 50 for those who have an average risk of colon cancer. The effective date of Cologuard coverage is June 21, 2016.

If you have recently received any of these services, please be sure to save your receipts and file a claim. The regional contractors will be ready to process claims for the new preventive benefits on Nov. 14, 2016, the implementation date of this change. The implementation date is the date the contractor must be ready to communicate and process claims for this benefit.

You can find information on both [Medical Claims](#) and [Covered Services](#) on the TRICARE website.



### Chaplain's Corner

CH (LTC) Bert Wiggers, AUS-Ret

#### Lincoln Speaks

Abraham Lincoln spoke about the legacy the people of his time were leaving, and he clearly is speaking to us today as well.

"We have been the recipient of the choicest bounties of heaven; we have been preserved these many years in peace and prosperity; we have grown in number, wealth, and power as no other nation has ever grown.

"But we have forgotten God. We have forgotten the gracious Hand which preserved us in peace and multiplied and enriched and strengthened us, and we have vainly imagined in the deceitfulness of our hearts, that these entire things were produced by some superior wisdom and virtue of our own.

"Intoxicated with unbroken success, we have become too self-sufficient to feel the necessity of redeeming and preserving grace, too proud to pray to the God that made us."

I Kings 18:21 tells us, "And Elijah came unto all the people, and said, 'How long [will you] halt between two opinions? If the LORD *be* God, follow him, but if Baal, *then* follow him.' And the people answered him not a word."

Judges 21:24 reminds us of today in the United States, "In those days *there was* no king in Israel: every man did *that which was* right in his own eyes."



### WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

**COL Scott Stone, USA**  
**COL Casmere Taylor, 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 September 2016

Beginning Balance	\$8008.47
Credits	4550.18
Debits	1960.76

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Ending Balance	\$10,597.89
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**Membership Meeting**  
**16 November 2016**  
**1100 – Summit Club**

**Guest Speaker:**

**LTG (Ret) Willie Williams, USMC**

Commissioned a second lieutenant in May 1974, Lieutenant General Willie J. Williams served as the Director of the Marine Corps Staff from July 2009 until his retirement July 10, 2013 at Marine Barracks Washington after nearly 40 years of service. As the top adviser to two Commandants of the Marine Corps, he's one of only four African-American Marines to wear the rank of three-star general.

LtGen Williams began his career with the 11th Marine Artillery Regiment in May 1975, serving first as a Battalion Supply Officer and then as the Regimental Supply Officer/Assistant S4 Officer. In October 1977, he was assigned to the 3d Force Service Support Group in Iwakuni, Japan. After his one-year tour in Iwakuni, he returned to the U.S. for duty at Marine Barracks, North Island, San Diego, CA, serving as Barracks Supply Officer and Barracks Executive Officer. In June 1982, he reported to Quantico, VA for duty as Platoon Commander, Officer Candidate School and later attended the Amphibious Warfare School. In May 1983, he became the Supply Officer, Mountain Warfare Training Center, Bridgeport, CA and from August 1985 to June 1989 served as the Assistant Division Supply Officer, 3d Marine Division, Okinawa, Japan.

While serving with the 3d Marine Division, LtGen Williams deployed as the Logistics Officer, Contingency Marine Air Ground Task Force 3-88 during its Persian Gulf Deployment from May to December 1988. After completing Armed Forces Staff College, he was assigned to joint duty with the Department of Defense Inspector General's Office in January 1990. He next attended the Industrial College of the Armed Forces, and then assumed command of the 31st Marine Expeditionary Unit Service Support Group. LtGen Williams next had staff assignments with the 3d Force Service Support Group and the 1st Force Service Support Group. He returned to Okinawa in July 2000 as Commanding General, Marine Corps Base, Camp Smedley D. Butler and Commanding General, 3d Force Service Support Group, III MEF. From October 2003 to May 2005, he served as the Assistant Deputy Commandant for Installations and Logistics (Facilities), Headquarters, U.S. Marine Corps prior to taking command of Marine Corps Logistics Command, Albany, GA from June 2005 to June 2009.

LtGen Williams' personal awards and decorations include the Legion of Merit with gold star in lieu of second award, Defense Meritorious Service Medal, and the Navy and Marine Corps Commendation Medal.

He holds a Bachelor of Arts Degree from Stillman College, Tuscaloosa, AL, a Master of Arts Degree from National University, San Diego, CA, a Master of Science Degree from the Industrial College of the Armed Forces, National Defense University, and Honorary Doctorates from Stillman College and Albany State University.

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**Menu:** Fried Chicken, Fried Catfish, Potato Salad, Whole Kernel Corn, Cornbread, Peach Cobbler and Assorted Beverages

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

**RSVP:** CDR Christine Downing, 256-828-9740, [csdowning@bellsouth.net](mailto:csdowning@bellsouth.net), NLT 14 November 2016



**SBP-DIC Survivors:**

We fully expect the current Special Survivor Indemnity Allowance (SSIA) - \$310 per month as of this month - won't be allowed to expire next year. It will be extended for at least one year, which gives us another shot at seeking a further extension and continued increases in the SSIA amount to make more progress toward eliminating the SBP-DIC offset, which is our ultimate goal.

**Commissaries:**

The commissary system will be testing “house brands” and a variable pricing system. This means shoppers at some locations might see increases and others might see decreases, although Congress still requires commissaries maintain the same overall levels of beneficiary savings and satisfaction.

**Reimbursement for Drill-Related Travel:**

Both bills give service secretaries more flexibility to pay higher reimbursements, on a case-by-case basis, to members traveling beyond normal commuting distance.

• **COLA Watch**

Well, we've been watching for a long time to see if there would be a COLA for 2017. Our answer is “sort of” here. National MOAA is referring to it as a “Diet COLA” and predicts that it may cause a headache for some. On 18 Oct 16, the Bureau of Labor Statistics announced the September Consumer Price Index (CPI) - the final piece of information needed to determine the cost-of-living adjustment (COLA) for military retired pay, Social Security, Survivor Benefit Plan and VA disability compensation payments, and other federal payment programs.

The result will be a minuscule 0.3 percent COLA for 2017. It will be effective 1 Dec 2016 and will appear and in the January retired pay checks. People who retired from uniformed service between 1 Jan and 30 Sep also will see a 0.3 percent COLA. Those who retired after 30 Sep won't see their first COLA until next year. And, the remainder of this topic can be easily confused, but I thought it important to include it. A key downside to a Social Security COLA that small is it isn't enough to cover the average senior's Medicare Part B premium increase. By law, a person's Social Security check can't be reduced because of a Part B premium hike. That protection kicked in last year, when there was no COLA, and it will again this year for the 0.3 percent COLA. But this protection only applies to about 70 percent of Medicare-eligibles.

It doesn't apply to the other 30 percent of people who:

- will first start paying Medicare Part B premiums in 2017
- reported 2015 adjusted gross incomes above \$85,000 (single) or \$170,000 (married)
- pay Part B premiums but aren't drawing Social Security
- are eligible for both Medicare and Medicaid (states pay their Part B premiums)

By law, premiums for these four groups must be raised enough to cover (a) their normally expected premium increase plus (b) whatever amount of premiums the 70 percent are grandfathered against having to pay. In other words, the four groups listed above are required to pay their own Part B premium hike and part of their neighbor's too. When this happened with the zero-COLA situation last year, Congress stepped in with legislation protecting the four groups from having to pay extra premiums for the grandfathered 70

*Continued on page 17*



*Your Huntsville Real Estate Connection*



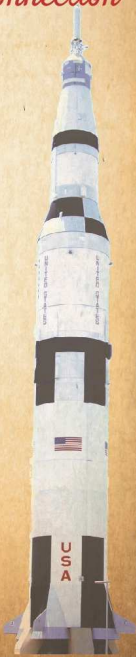
**A Lifetime of Experience for  
Every Stage of Your Life.**



**256-508-0211**

Mike@MoveToHuntsville.com

**www.MoveToHuntsville.com**



## **Membership Statistics**

Total Members: 363

Auxiliary Members: 64

New this month: 2

Deaths this month: 1

Renewals: 2

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## **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**

**You are the Chapter's best recruiters**

**ROOSTERS**  
MEN'S GROOMING CENTER

alroosters.com

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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**

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

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

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

You can also renew for multiple years and lock in that low rate

Don't know when your membership expires? Contact CDR Chris Downing at  
256-828-9740 or [cdowning@bellsouth.net](mailto:cdowning@bellsouth.net)

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

**28 Birthdays in November  
Happy Birthday!**



**TAPS**

Our deepest sympathy to the  
families of our departed friends

**LTC Thomas Miller, USA**

**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:

COL George Shepard, USA  
CW3 Bill Billingsley, USA  
Col Andrew Setlow, USAF  
MAJ Julius Plucker IV, USA  
CAPT Alan Maiorano, USN  
MAJ George Wandler, USA  
LTC Tom McLaughlin Jr, USA  
LTC Paul Williams, USA  
COL Harold Stubbs, USA  
LTC Jose Velasquez, USA  
LTC Edwin Kennedy, USA  
CWO James Armitage, USA  
CW4 Tommy Sandner, USA  
Col Millard Moon, USAF

Mrs Clara Kirsopp  
MAJ David Arterburn, USA  
CAPT Dale Lyle, USN  
CAPT William Nash, USN  
COL Michael Howell, USA  
Col James Lee, USAF  
CW4 Samuel Whitaker, USA  
CW3 Kenneth Albrecht, USA  
Col Gerald Maxwell, USAFR  
LTC James Scott, USA  
LTC Charles Joyner, USA  
LTC Mark Lumb, USA  
COL Jon Owings, USA  
Col Lee Smith, USAF

**Express Scripts Pharmacy Network Changing for TRICARE Beneficiaries**

Express Scripts, Inc. (ESI) [today announced](#) upcoming changes to the retail pharmacy network it manages on behalf of TRICARE. On Dec. 1, 2016, Walgreens pharmacy locations will join the network. CVS pharmacies, including those in Target stores, will leave the network on the same day. The new network will have more than 58,000 locations nationwide, and ensures TRICARE beneficiaries have timely access to retail pharmacies in their community.

ESI is the TRICARE pharmacy contractor, responsible for developing the pharmacy network. ESI reached a new network agreement with Walgreens, which will replace CVS pharmacy in the TRICARE network. This change is intended to provide better value and maintain convenient access for beneficiaries. The addition of Walgreens into the network means that 98 percent of TRICARE beneficiaries will still have a network pharmacy within 5 miles of their home. Find a network pharmacy at [ESI's website](#).

If beneficiaries chose to fill a prescription at CVS after Dec. 1, it will be a non-network pharmacy. This means they will have to pay the full cost of the medication upfront, and file for partial reimbursement.

ESI and TRICARE are working to notify all beneficiaries of this change, and ensure that people currently using CVS have time to switch to another network pharmacy. ESI is doing additional outreach to patients filling specialty drugs at CVS pharmacies to ensure they can move their prescription with no gap in their prescription coverage.

Please visit the [ESI website](#) for more information on this change.



## Chapter Happenings



September Meeting - Madison  
Mayor Troy Trulock



October Meeting – Huntsville Chief of  
Police Mark McMurray



“22 Won’t Do” Suicide Prevention  
Event – Rick West & John Inman



“22 Won’t Do” Suicide Prevention  
Event – John Inman & Chris Downing



“22 Won’t Do” Event – attendees doing 22 pushups for the cause



## The Madison County Hall of Heroes

In 1975, the Madison County Hall of Heroes was established to permanently and publicly recognize those residents who were recipients of valor awards while serving in the US Armed Forces. As a result, cabinets were constructed and placed in the ground floor of the County Courthouse many decades ago. They displayed a comprehensive collection of medals and ribbons from each branch of the Service, the highest being the Medal of Honor. Another display was dedicated specifically to individual valor awards. Alongside each medal was displayed a list of Madison County residents – Hall of Heroes members – who were decorated for their heroism. For their commitment to serve others above self at the risk of their lives, we proudly recognized them, proclaiming them to be our community's Heroes.

Unique as the displays were, their lighting system was not designed to preserve the historically significant contents over their many years of continuous operation. The passage of time caused virtually all fabric and metal objects housed inside to slowly but irreparably deteriorate.

In the summer of 2015, the Heritage Commission's Board of Directors appealed directly to the Chairman of the Madison County Commission with a vision to upgrade the Hall of Heroes displays to museum-quality. Garnering crucial support from the County Commission and its Public Works Department, along with that of the US Veterans Memorial Museum, the Huntsville Museum of Art, and the contributions of numerous individuals in the community, our vision of bringing "local valor to light" has been accomplished. The new displays were officially presented to the public at a ceremony on November 4<sup>th</sup>.

The Military Heritage Commission is unwavering in its commitment to preserve and promote our County's legacy of bravery and love of American liberty. We invite all citizens of Madison County to pay a visit to these beautiful new displays in our Courthouse, as well as our new website ([www.mcmhc.us](http://www.mcmhc.us)). There you will find a growing number of newly recorded Hall of Heroes interviews in HD video, available free to the public. We are also reaching out to the youth of Madison County through our Price of Freedom Program, where these Heroes conduct Q&A forums in schools, sharing lessons learned from experiences in combat and in service to others.

Tax-deductible gifts may be made to the Heritage Commission via the Opportunities\Donate link on our website, or by sending a check to: 100 Northside Square, Box 125



## **Member Spotlight – Captain Stephen Cecil, USMC**

### **As Relayed by CDR Christine Downing**

Stephen was raised in Louisville, KY in a family distinguished for their military service. Growing up around several family members and close family friends who served in all branches of the military, he knew from an early age that he too wanted to serve his country. He was the youngest of four children – a sister and two brothers. His father had served in the Army and both his older brothers were in the service as well. When he told his mother he had made the decision to join up, she told him that although she had known that he would, he was still breaking her heart by leaving for the constant moving of a career military man.

When he was a junior in high school, he met his wife Connie who was then a senior. After graduation she studied to be a beautician and of course, kept some of her time available for Stephen. She understood from the beginning of their relationship that he was set on becoming a Marine and making a career of it; she whole heartedly supported his choice. He graduated from high school in 1966 and the very next day reported for duty. That was also the day they started planning their future – 20 years of service to their country, another 20 or so in the civilian world to assure their financial future, and then they could be free to do as they pleased in their retirement.

Their first assignment was at Camp Pendleton, CA and they loved being close to the beach. They also had a great view of the San Clemente area and the western white house from their home. Steve would later serve another tour at Camp Pendleton after his commissioning. For ten years, he served in the enlisted ranks and was promoted up through Warrant Officer 4 before joining the Limited Duty Officer ranks as a First Lieutenant. Before retiring in 1986 as a Captain, the Cecil family would be stationed in Illinois at Glenview Naval Air Station, 6<sup>th</sup> Marine District HQ in Atlanta, GA, twice in Okinawa and Steve also served a tour in Vietnam. He was stationed at Headquarters, Marine Corps twice with the second time being his final tour before retiring in that area.

Stephen reckons that he and his family enjoyed their time at Glenview the best. He was working in aviation maintenance and his two sons were well known around the hangar. They lived on base and his commute consisted of a short bicycle ride. One of their sons has been in the Air National Guard for 17 years and is now stationed at Redstone Arsenal; a boating accident claimed the life of their other son along with Connie's brother. After his Marine Corps career, Stephen joined what was then TRW which later was bought by Northrop Grumman. Although they initially stayed in the northern Virginia area, they knew they wanted to ultimately live in the KY/TN/AL area. They had scouted the area several times while visiting friends and family over the years, but after some time living in the Columbus, OH area while installing radio towers for Northrop Grumman, in 2004 when he was offered a transfer to Huntsville, they leapt at the chance. And they have been very happy with that choice ever since.

After working on the Ground-based Midcourse Defense program, Stephen retired for good in 2009. He and Connie consider themselves very lucky to be free spirits now, letting each day unfold for them and seeing what new adventures they can get involved in. He often spends time with his son fishing in various spots in and around Madison County, and the highlight of their days is when their granddaughter comes for a visit. Their next adventure will be attending her high school graduation this coming spring!

REDSTONE ARSENAL COMMUNITY WOMEN'S CLUB  
presents at the SUMMIT

A vibrant poster for a Mardi Gras Casino Night Fundraiser. The background is dark blue with green and purple streamers and gold stars. At the top is a large, colorful Mardi Gras mask. The title 'MARDI GRAS CASINO NIGHT FUNDRAISER' is written in large, stylized, gold-outlined letters. Two playing cards, the Ace of Hearts and the Ace of Spades, are positioned on either side of the word 'FUNDRAISER'.

# MARDI GRAS CASINO NIGHT FUNDRAISER

10 February 2017

6:00 pm - 11:30 pm

Tickets: \$50 per person

includes \$5000 in casino bucks,  
Mardi Gras cuisine, Roulette wheel, Blackjack, etc  
for more information contact us at [rsacwcsecretary@gmail.com](mailto:rsacwcsecretary@gmail.com)



Flyer designed by Derrick Williams ([virtuosodesigns@hotmail.com](mailto:virtuosodesigns@hotmail.com))



percent. But, in these times of political and fiscal stress, there's no guarantee Congress will do the same this year. When there was no COLA for 2011, no Part B premium relief was provided. With last year's precedent so recent, it might seem more likely they'll provide similar relief again. However, the penalty for the 30 percent won't be as bad this year, because the 70 percent will have a small COLA to pay at least part of their normal Part B premium increase. But the lame duck Congress that will reconvene after the election is already on the hook to pass federal funding for the rest of FY 2017, to pass a final defense authorization bill, and more. In that context, legislators may not feel as much pressure to provide special relief for what many will see as a less severe problem than last year's.

**NOTE: MOAA will be supporting the relief effort.**

So what kind of increase are we talking about for the 30-percent groups? There's a lot about the calculation process that's still unknown, since this year's situation with a tiny fractional COLA is unprecedented. But MOAA offers the following chart as a “ballpark guesstimate” based on what little we know so far. We think the numbers shown will be within the price of a ballpark hot dog of what Medicare will announce sometime in the next two weeks.

**2017 Monthly Medicare Part B Premium “Guesstimate”  
(if no legislative relief vs. budget deal)**

Individual /Joint Income	2016 Premium	2017 <sup>†</sup> Premium	No-Relief <sup>‡</sup> Premium
Under \$85K/ Under \$170K*	\$105/ \$122	\$110/ \$122	\$140
\$85K - \$107K/ \$170K - \$214K	\$171	--	\$196
\$107K - \$160K/ \$214K - \$320K	\$244	--	\$280
\$160K - \$214K/ \$320K - \$428K	\$317	--	\$364
Above \$214K/ Above \$428K	\$390	--	\$448

\*First two columns of first row show expected premiums for pre-2016 Medicare enrollees/2016 first-time Medicare enrollees; third column of first row projects potential premium for new enrollees in 2017

<sup>†</sup> Beneficiaries protected by held-harmless provision (pre-2016 enrollees/2016 enrollees)

<sup>‡</sup> Beneficiaries NOT protected by held-harmless provision



## **DoD will conduct flu immunization program without FluMist**

The intranasal flu vaccine known as FluMist will not be available at Department of Defense (DoD) facilities or covered by TRICARE during the 2016-17 influenza season. The Centers for Disease Control and Prevention (CDC) recommended against using FluMist this year, due to several studies showing it is not effective in preventing influenza among certain age groups.

This season, the DoD's entire supply of flu vaccine will be injectable. It is recommended for everyone, ages six months and older. The DoD expects to have enough supply of injectable vaccine at military treatment facilities (MTFs) for all age groups.

"We do not expect a flu vaccine shortage for the 2016-17 season," said Army Col. Margaret Yacovone, Chief, DHA Immunization Healthcare Branch. "The DoD has contracted for 3.6 million doses of injectable flu vaccine, which is expected to fulfill our immunization needs."

The DoD follows the recommendations of the CDC Advisory Committee on Immunization Practices, which recommended in July not to use the live, intranasal vaccine. This was based on studies that showed FluMist's wasn't very effective against H1N1, a common strain of the flu which caused the 2009 pandemic. The live, intranasal vaccine was found to be ineffective against H1N1 during the 2013-14 and 2015-16 seasons in children ages 2 to 17.

"Because the CDC didn't recommend it this year, FluMist will not be available in MTFs and will not count toward our military member's readiness requirements, and won't be covered by TRICARE," Yacovone said. "If CDC changes its recommendation in the future, it may again be available in the DoD."

"The CDC recommendation focused solely on how effective the vaccine was at preventing the flu," Yacovone said. "The vaccine's safety has not been called into question."

Vaccine effectiveness refers to the ability of a vaccine to prevent actual cases of disease in real-world settings. How effective the flu vaccine is can vary widely from year-to-year, depending on the "match" between the circulating flu viruses and the viruses used to produce the vaccine. The vaccine can also vary in effectiveness based on the age and overall health of the person getting immunized.

Another recent report suggested that older people, or those with other serious medical conditions, should wait until later in the fall to get the flu vaccine, so the protection doesn't wear off before flu season ends. However, the CDC recommends that people get the flu vaccine as soon as it becomes available. While delaying immunization could have some benefit, waiting could result in missed opportunities to immunize. In other words, it's better to get immunized early than not at all.

Concern and anxiety about injections are common. The CDC recommends the following steps to ease the pain associated with the injection process:

- Breastfeeding, swaddling or use of sweet-tasting solutions for infants up to 12 months old
- Changes to injection technique (aspiration or slower injection)
- Injecting the most painful vaccine last (if administering multiple vaccines simultaneously)
- Stimulating the skin near the injection site prior to and during the vaccination
- Distraction
- Topical anesthetic
- Simultaneous administration of vaccines at separate injection sites

For more information about DoD coverage of the flu vaccine, visit the [IHB flu resource page](#).



# *Huntsville Chapter MOAA Christmas Party*



## **Holiday Dinner**

Sliced honey glazed ham  
Oven roasted turkey breast with giblet gravy  
Corn bread dressing with giblet gravy and cranberry sauce  
Garden long-grained rice pilaf  
Green beans almandine  
Yeast Rolls & Butter  
Ice Water – Coffee – Sweet or Unsweetened Iced Tea  
Carrot cake

## **HUNTSVILLE CHAPTER MOAA CHRISTMAS PARTY**

**THE OVERLOOK**

**SATURDAY EVENING, 17 DECEMBER 2016**

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

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

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

RSVP by **7 December 2016** (with check made out to HCMOAA) to:

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



## **Protecting Personally Identifiable Information**

It's an unsettling fact: most of our personally identifiable information (PII) has already been stolen.

Many of us don't take the necessary steps to improve our personal cyber safety. In fact, even the experts don't do enough to protect our PII and financial well-being.

There are steps we can all take to improve our cyber safety. Credit bureau account locks/freezes, passphrases (vs. passwords), and obfuscation are some of the best and easiest methods available. In this brief article the basics are summarized, but you are encouraged you to explore the articles referenced and learn more about this important topic.

Credit bureaus hold the keys to financial fraud, and each and every one of us has an account at all of the credit bureaus. If you take no other action to protect your PII, lock/freeze your accounts to prevent fraudulent access of your credit report. This step will prevent anyone from creating fraudulent financial transactions that require a credit check (i.e. mortgages, credit cards, car loans, etc.)

Passwords are OUT, Passphrases are IN. Passphrases, which are simply a memorable combination of words, should be more than 15 characters long, utilizing the whole keyboard (spaces count). Try making minor changes for each account and you can make them all different, yet easy to remember. Password managers are helpful as well.

Passphrase Example: If your favorite song is "Truckin'" by the Grateful Dead. (You know how it goes: Truckin'/got my chips cashed in/Keep truckin'/like the doodah man.) Then a possible passphrase for Amazon could be: Truckin got my chips cashed in + amzn.

And where do you keep all these passphrases? How does one remember it all? The answer to that depends on an individual's comfort level with technology. Some people don't save them anywhere, and are comfortable changing a password every time it is forgotten. Others use paper and pencil, password managers, or keep passphrases in a computer file (Word, Excel, etc.) and then use an encryption program to protect the file.

The third protective action that everyone should consider taking is obfuscation—which means intentionally providing false PII when you can. For example, consider having none of the personal data on your Facebook page correct. Use standard WRONG answers everywhere you can get away with it. If a birth date is needed but not used for identity proofing, use someone else's birthday that you will easily remember. Give incorrect answers to the pesky questions about your favorite food or friend or street or the school you graduated from. In fact, your answer doesn't even have to make sense; the name of your high school can be "linguine." As long as you can remember your answers, you will have taken effective action to prevent fraudulent use of your personal information.

There is no perfect solution to safety and security, but applying these few tactics in combination goes a long way to protecting PII. You can find additional information regarding identity theft at the Federal Trade Commission and Consumer Reports.

## **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.

## Election of Chapter Officers

The results from this year's election are:

President	Col Gerald Maxwell, USAF
1 <sup>st</sup> Vice President	CAPT Richard West, USN
2 <sup>nd</sup> Vice President	Lt Col Charles Clements, USAF
Secretary	MAJ Joe Williams, USA
Treasurer	CAPT Richard West, USN
Army Representative	COL James Treadway, USA
Air Force Representative	Col Ed Uher, USAF
Navy/USMC Representative	CW4 Louis Kubik, USMC

The new officers will be installed at the January Member Meeting, and serve for 2 years. Congratulations to the Chapter's new leadership team.

## Important Dates in November

- 1 November – European Union established (1993)
- 4 November – Army Aviation Ball – Westin
- 6 November – Daylight Savings Time ends
- 7 November – Franklin Roosevelt elected to 4<sup>th</sup> term (1944)
- 8 November – Election Day
- 10 November – Monthly Board Meeting – Summit Club**
- 10 November – Veteran's Day Dinner – VBC
- 10 November – USMC established (1775)
- 11 November – Veteran's Day
- 11 November – Veteran's Day Breakfast – VBC
- 11 November – Veteran's Day Parade – Downtown Huntsville
- 13 November – Holland Tunnel opens (1927)
- 12 November – Monthly Breakfast – Royal Rose Diner**
- 15 November – General Sherman burns Atlanta (1864)
- 16 November – Monthly Membership Meeting – Summit Club**
- 16-17 November – Aviation Product Symposium – VBC
- 19 November – Abraham Lincoln delivers Gettysburg Address (1863)
- 19 November – Bill Clinton impeached (1998)
- 22 November – John F Kennedy assassinated (1963)
- 24 November – Thanksgiving
- 25 November – Black Friday
- 26 November – Iron Bowl

