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Successful 7th Annual Congressional Luncheon

The Maryland Council of Chapters hosted a successful 7th Annual Congressional Luncheon at the Rayburn House Building on 13 September. Nine (9) out of ten (10) members of our Maryland Congressional Delegation joined us for lunch and spoke to the 59 Maryland and National MOAA members present. They discussed and presented their position on numerous military and veteran topics, including sequestration, TRICARE costs, SBP/DIC offset, the Department of Veterans Affairs, and status of National Security concerning N. Korea. National MOAA published an article about the Congressional Luncheon. The Internet link to the article is annotated below.

Additionally, Lt. Gen. Dana Atkins, MOAA President, presented 2016 LOE 5-Star Awards to five (5) of the Maryland Chapters, of which Fort Meade MOAA was a recipient. Below is a picture of the award certificate and 5-Star pin that LTC Hartzog received on behalf of the Fort Meade Chapter. The pin will be presented and placed on the Meade Chapter flag at the 02 November 2017 luncheon. Pictures from the Congressional Luncheon can be viewed on the MDCOC website and Dropbox that Jim Shiffrin created. The Internet link to the Dropbox is annotated below.



MOAA Article – “Maryland Congressional Delegation Shows Up to Support MOAA”

http://www.moaa.org/Content/Publications-and-Media/Press-Releases/Detail/Maryland-Congressional-Delegation-Shows-Up-to-Support-MOAA.aspx?utm_source=legis&utm_medium=email&utm_campaign=mcoclunch

Pictures from Congressional Luncheon

<https://www.dropbox.com/sh/7o33o3x2wkdqi6g/AACoxIPLCGjvXCDAlelvXKpga?dl=0>

Dates for Upcoming Board of Directors and Chapter Luncheons

The Meade MOAA Board of Directors (BOD) met on 14 September and locked in the following dates and location for upcoming BOD meetings and Chapter Luncheons. Guest speakers and topics for the Chapter Luncheons are still being coordinated. Potential topics include:

- 1) Overview on the role and responsibilities of the Joint Cyber Reserve Units in support of USCYBERCOM,
- 2) Update on the Department of Veterans Affairs,
- 3) Update on the Maryland Veterans Commission Legislative Issues,
- 4) Update on Maryland Military Installations and BRAC,
- 5) Tips and Best Practices on Retirement and Estate Planning
- 6) Power of One - How Maryland MOAA Chapters must speak with one unified voice on key legislative issues

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Scheduled BOD Meetings

14 October 2017	0930	Virtual meeting via conference call; dial-in information to be provided
09 December 2017	0930	In person meeting at Meade Bowling Alley
10 February 2018	0930	In person meeting at Meade Bowling Alley
07 April 2018	0930	In person meeting at Meade Bowling Alley
02 June 2018	0930	In person meeting at Meade Bowling Alley

Scheduled Chapter Luncheons

02 November 2017	1130	Hosted at the Great American Steak House (1502 Annapolis Road, Odenton)
11 January 2018	1130	Hosted at the Great American Steak House (1502 Annapolis Road, Odenton)
01 March 2018	1130	Hosted at the Great American Steak House (1502 Annapolis Road, Odenton)
03 May 2018	1130	Hosted at the Great American Steak House (1502 Annapolis Road, Odenton)
07 June 2018 (T)	1130	Hosted at the Great American Steak House (1502 Annapolis Road, Odenton)

Other Key Activities and Dates

04 November 2017	0945	Veterans Appreciation Day at Club Meade
07 November 2017	TBA	Army Navy Game Tailgate at Mullins Field, Ft. Meade
09 November 2017	TBA	Veterans Day Event at FGGM Museum

Meade Bowling Alley

<https://meade.armymwr.com/programs/lanes-fort-meade>

Great American Steakhouse

<http://theallamericansteakhouse.com/location-detail/?id=19>

Chapter Leadership Vacancies and Annual Dues

The Meade MOAA Chapter has an **URGENT** need to fill critical leadership positions. The Chapter 1st Vice President, 2nd Vice President, Secretary and Membership/Recruiting Committee Chair positions are vacant. To maintain the health and status of the Chapter and continue to be recognized as a 5-Star Levels of Excellence chapter, we **MUST** fill these positions by JAN-FEB 18. If you are interested in serving in one of these positions please contact LTC (USA-RET) Bryon "BK" Hartzog, Chapter President, or MAJ (USAF-Retired) Jim Shiffrin, Chapter Web Master.

Another key component to keep the Meade Chapter healthy and operational are annual dues. LTC (USA-RET) Wayne Hobbs, Chapter Treasurer, is scrubbing the membership roster determining who are delinquent in their annual dues. If you know you are delinquent, kindly request you send your annual membership dues (\$12 / year or \$30 / 3-years) to Wayne via personal check made out to Fort Meade MOAA.

You can mail the check and the application renewal (accompanying the newsletter in the email) to the following address:

Wayne T. Hobbs (MOAA Treasurer)
719 Maiden Choice Lane Apt BR 314
Catonsville, MD 21228

Spouses and Surviving Spouses Update - From MDCOC Liaison Naomi Kaplan

1. Employment for Military Spouses - MOAA will be hosting its annual Military and Veteran Networking Forum on Thursday, September 14th, at 7:15 PM at the Smithsonian National Air and Space Museum in Washington, DC. The intent is to connect those of you seeking employment with over 70 employers and exhibitors. Twenty percent of military spouses seeking employment in their professional fields are unemployed and 90 percent of those wives who are working are underemployed--based on their experience and education. MOAA has a nationally recognized career transition and professional development program. Three halls will be available that evening for transitioning service members, veterans, and military spouses interested in networking with representatives from top military-friendly companies across a variety of industries, people who already own their own businesses, those who want to start their own businesses or want to learn

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more about franchising opportunities, plus those individuals who want to take their business to the next level, and/or learn about careers in information technology. Anyone who is interested needs to REGISTER ASAP. Call MOAA HQ to inquire: 800-234-6622. You also can ask for Brooke or Jennifer from MOAA Spouse E-News or Brian Anderson for more details about the program.

2. MOAA was invited to the White House earlier in the summer for a small-group listening session on military spouse employment challenges. Four ways in which the administration can help positively influence spouse career issues are:

A. to increase the number of government positions open to use of the Military Spouse Noncompetitive Appointment Authority, to give spouses increased opportunity to compete for jobs in the federal work space.

B. by giving Federal tax breaks for military spouse licensure costs due to PCS across state lines.

C. by giving Federal tax breaks (i.e. Incentives) for employers who hire military spouses.

D. by Presidential-level support for state use of interstate compacts to support portability (as of now, not all fields of work are covered).

3. IDENTITY THEFT- Members of the military and their families are vulnerable to various types of identity theft, frauds, and scams. Members have unique factors which affect their financial well-being, such as deployment. To talk to an Identity Theft Information Specialist for free personalized assistance, you can contact the toll-free call center at 888-400-5530, LiveChat with the specialist, or send an email (mail to: itrc@idtheftcenter.org).

LINK: www.idtheftcenter.org/militaryidt.html

Blogs: Don't Let Military Deployment Destroy Your Credit
Keeping Our Military Safe from Scams and Identity Theft
What the Real ID Acts Is and How It May-Affect-You
Identity Theft and Fraud
Armed Forces Romance Scams Snare Lonely Citizens

There is no cost to those needing victim-assistance or information.

4. CONSTRUCTION PROJECTS - Utility upgrade work and construction along Brown Drive at Walter Reed National Military Medical Center (WRNMMC) is to enhance information technology and communications distribution. It should be completed by January of 2018. A pedestrian tunnel will be built to connect buildings 9 and 19. The Medical Center Additions and Alteration Project involves new construction of 540,000 square feet of medical center space in the locations of Buildings 2, 4, 6, 7 and 8. A two-story modular facility will provide 100,000 square feet of temporary medical and clinical space. It will be constructed in the G lot along Taylor Road. The H garage, near the bowling alley and Child Development Center, is nearly complete. All this work should be completed by the end of the calendar year according to Navy Commander (Dr.) Jason Schroeder, Director of Clinical Services at WRNMMC.

5. SHOPPING - Arundel Mills has a new promotion for military personnel, according to Jim Shiffrin, USAF (Ret). Anyone with an Active, Dependent, or Retiree ID Card can stop at the Guest Services desk to receive a complimentary Passport with hundreds of dollars in savings. Most of the stores in the Mall are also participating in an offer giving a military discount if you show your ID. Harvey, my husband, and I have found that this is also true in many of the outlet stores in Hagerstown.

6. COMMISSARY - There have been some new changes at the commissary recently. The Defense Department has a new private label, Freedom's Choice. DeCA (the Defense Commissary Agency) says the quality of its private label on bottled water and other items is comparable and the pricing is better because of the competition with brand names. If you have any concerns, speak to the store manager. If the manager can't help you, patrons of the commissary or the exchanges can reach out to DeCA headquarters via its customer comment page or on the blog hosted by their Consumer Advocate. Exchanges rely on commissary patrons for sales and profit which in turn help pay for Morale, Welfare, and Recreation (MWR) programs. DeCA is committed to serving its customers and has various new programs to help them, such as the Click2Go program, an online shopping service with curbside pick-up, currently at Fort Lee, VA.; Offutt AFB, NE.; and Travis AFB, CA. MOAA would like to hear your comments about your experiences at the commissary and the Exchanges to guide their advocacy strategies when they talk with leaders on Capitol Hill and the Pentagon. Email legis@moaa.org to share your experiences and thoughts.

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7. TRICARE - MOAA wants to help its members by working with the Defense Department to create a way to inform its members about who exactly will be affected by TRICARE's upcoming new rules and changes.

A. Active duty members will not see any changes, but active duty family members will be automatically enrolled in TRICARE Prime, unless they opt out during the period of open enrollment (see 7C, below).

B. Active duty family members will be enrolled in Tricare Prime automatically, unless they opt out. TRICARE Standard members will be enrolled in TRICARE Select - the new name for TRICARE Standard.

C. With limited exceptions, all changes in coverage may be made only during an open enrollment period. Open enrollment season for 2018 occurs during the end of November to December 20.

D. The TRICARE Overseas program will be changed to TRICARE Select. Anyone who wants that plan needs to enroll during open enrollment.

E. TRICARE Reserve Select will stay the same. Anyone who wants to enroll can do so during the enrollment period.

F. Active duty members who retire and do not enroll in an option may be at risk for losing their coverage. Further, retirees who do not pay their enrollment fees can still be served at military hospitals/clinics, but only on a space-available basis.

8. RACHAP (Retiree-At-Cost-Hearing Aid Program) - This program is not a TRICARE benefit. Nevertheless, retirees as well as their dependents are now all eligible to receive hearing aids at government cost. Hearing aids can cost anywhere from \$300 - \$400, and average savings for the consumer might be as high as \$1,600-\$3,600 per hearing aid. Military treatment facilities (MTFs) are allowed to decide if they want to participate in the program. As of now, there are 27 MTFs that have this program, representing all three services in CONUS (the Continental United States). Active members and their families have priority. All retirees or retiree dependents interested in this program should contact the closest military treatment facility with this new benefit and ask how to get an appointment.

9. SBP (The Survivor Benefit Plan) - DIC (Dependency and Indemnity Compensation) Offset. This is a "widow's tax," and it includes a dollar-for-dollar offset of Dependency and Indemnity Compensation (DIC) from SBP for surviving spouses of retired service-members who voluntarily participated in the insurance annuity program, paid the premiums, and then died of a service-connected issue. Post 9/11 surviving spouses and as many as 63,000 military spouses are affected. In brief, survivors of retirees paying SBP premiums should receive 55% of the base retired pay of the sponsor. [Survivors of active duty service members should receive 55% of the final base pay at one's rank at the time of a sponsor's death, times 75%.] The sense of Congress is that the SBP-DIC Offset should be eliminated but that the costs are high. The Senate Armed Services Committee voted for a permanent SSIA (Special Survivor Indemnity Allowance) extension at \$310 a month with COLA increases beginning in 2018. This covers only a small portion of the applicable offset. The House did not include SSIA in its version of the FY 2018 NDAA (National Defense Authorization Act). MOAA HAS ASKED ITS MEMBERS TO JOIN ITS ADVOCACY EFFORTS ON THIS ISSUE BY CONTACTING MEMBERS OF CONGRESS TO VOTE TO ELIMINATE THE SBP/DIC OFFSET. The MOAA toll-free number (1-866-272-6622) may be used to call the Capitol Switchboard, and to be connected to the offices of your Representatives and Senators. Also speak to the military legislative assistant to seek co-sponsorship/vote for the legislation. MOAA reminds us all that our VOICES ARE NEEDED TO END THE INJUSTICE! Note that this is one of the issues that we are highlighting in our printed program for the upcoming Maryland MOAA Congressional Luncheon on September 13th in the Rayburn House Office Building.

10. TRICARE Fee Indices Matter. This is the second spouse-related issue to be highlighted at our upcoming Congressional Luncheon on Capitol Hill. Our Council printed program text will read substantially as follows: The FY 18 DoD budget proposed disproportionately raising retiree TRICARE fees through repeal of last years' NDAA, which grandfathered current beneficiaries to the existing fee structure. DoD has proposed similar plans based on assertions of "exploding" health costs. This year the House rejected most of these proposals; Pentagon leaders need to better manage costs instead of merely shifting costs onto beneficiaries. Senate Armed Services Committee leaders have indicated intent to pursue TRICARE large fee and pharmacy cost share increases starting this year. MOAA strongly believes beneficiaries' TRICARE fees and cost shares should not be disproportionately high and should not rise faster than the annual COLA.

Ken Burns Delves into Questions of the Vietnam War in New Documentary

Documentary filmmaker Ken Burns describes his upcoming 10-part, 18-hour PBS series *The Vietnam War* as one of the most challenging - and perhaps most meaningful - projects he's ever undertaken. He says the Vietnam War, much like the Civil War, tore the country apart in ways that still affect us today, and he asserts it's now time to try to understand it.

"We believe it's the most important event in American history in the second half of the 20th century," Burns explains. "It's also a war whose wounds still linger, and a good deal of the division we experience in our country - particularly with our political discourse - sort of [stems] from the wounds of the Vietnam War."

As Burns and Novick worked on the series, they held multiple screenings, sharing the work in progress with some of the people they interviewed to ensure they were on the right track. They also made sure to include Vietnam veterans every step of the way.

"We've never had a screening [of this documentary] where we didn't have veterans there, as well as our historical advisors, and as you know, veterans have a pretty high BS meter," Burns says. "They could really help us understand the story, and at the same time, you could see they were ... reliving their experiences and finding comradeship, even if the veteran they were sitting next to and hugging after an episode didn't share the same exact views of the war they did."

Both Burns and Novick hope the documentary will offer comfort to those who might be conflicted about their experiences in Vietnam.

"We've talked to a number of former officers who went through this war - especially junior officers, because that's who is still around to talk about it," says Novick. "There's a lot of inner conflict [that arose from] leading men in a war that [was] controversial, knowing they [had] to get their men home safely, and explaining to them the purpose of the war. That's a huge burden for an officer to carry. Many we talked with are still carrying it to this day."

Novick says she is pleased to see positive responses from some who already have viewed the documentary.

"We've seen that people are extremely grateful for the opportunity to see the experience they went through with a little bit of distance [and] through many different perspectives," Novick says. "It's seemed to take some of the weight off that they've been carrying all this time."

While the series covers many aspects of the war, Burns says it's less an attempt to answer some of the issues debated over the years and more an effort to present a set of questions. He says the goal has been to collect as much information as possible from newly released and declassified material, as well as to speak to the widest variety of people possible to understand their experiences and spark conversation.

"I think each episode, every moment, will be kind of a revelation ... shedding light on some unanswered questions," Burns says. "But I think it's less ... saying, 'This is definitively what happened' than showing you the fact that, particularly in war, it's possible for there to be more than one truth operating at the same time."

The Vietnam War will premiere on PBS at 8 p.m. EST beginning Sunday, Sept. 17. The 10 segments will air Sept. 17-21 and Sept. 24-28.

6 Easy Steps to Prevent Identity Theft

Scary ads and articles trumpet the dangers of identity theft and other forms of hacking. The risk is real, but the good news is it's easy to protect yourself with these simple steps.

1. Set aside time — as little as a couple of hours — to assess your current situation. Gather account information for your financial institutions, medical providers, insurance companies, and organizations. Premium and Life members of MOAA

have free access to two publications — [Family Matters](#) for active duty families and the [Personal Affairs Guide](#) for other families — that can help you assemble all your personal information in one place.

Tip: Need up-to-date account information but dread navigating the telephone maze? [GetHuman.com](#) can help you reach a real person. Remember to record the dates and outcomes of your calls and the names of anyone you spoke with.

2. Establish best password practices. In *Future Crimes* (Doubleday, 2015), Mark Goodman advises changing passwords on a regular basis and not using the same password across multiple sites.

“Passwords should be long (20 digits or more) and contain upper- and lowercase letters as well as symbols and spaces,” Goodman writes.

If you have trouble remembering complex passwords, Eva Velasquez, president of the nonprofit [Identity Theft Resource Center](#) (ITRC), suggests writing down your passwords and keeping that written list in a secure location. She advises against keeping a password document on your computer.

For more tips on passwords, read [“Choosing Passwords That Really Protect You.”](#)

Tip: Use a secret code or hint to help you remember a password. For example, write down or record “Name# and age of best friend at summer camp” instead of “LaureenJohnson#14” (the actual password).

3. Store copies and originals of sensitive documents in separate, secure locations, such as both a bank lockbox and a hidden fireproof box at home, and remember to share your information with the person who will need it if you become incapacitated.

4. Protect personal information that could be valuable to a thief, such as your name, Social Security number, date of birth, address, driver’s license, financial account numbers or cards, passwords, answers to security questions such as your mother’s maiden name or your father’s middle name, telephone numbers, and biometric data.

Make purchases with a credit card rather than a debit card to keep your bank account safer, and keep an eye out for anyone who might be looking over your shoulder while keying in your debit card PIN at the checkout or ATM. You also might invest in a locking mailbox and a crosscut shredder to keep a would-be thief from accessing any unsolicited credit card offers.

5. Cybersecurity could be a column on its own (and it is — see [5 Cybersecurity Tips to Keep Your Information Safe](#)). As a start, turn your computer off when you aren’t using it; put tape or a sticker over the built-in camera; and set your security software, operating system, and web browser to update automatically.

The Federal Trade Commission (FTC) is a [good source of information about phishing](#), or email fraud.

6. To keep up with current wisdom and get answers to questions as they arise, rely on respected sources like the [FTC](#) and the [National Crime Prevention Council](#). The Department of Justice has an [identity theft quiz](#) to test your security awareness, while Identity Theft Resource Center has a live chat feature and offers [support especially for military families](#).

Changes are Coming to TRICARE/Express Scripts Mail-Order Pharmacy Program

Beginning Sept. 1, 2017, Express Scripts will need consent from patients who want to receive automatic refills of their maintenance medications enrolled in TRICARE Pharmacy Home Delivery. Express Scripts will contact TRICARE beneficiaries before their prescription refills expire to determine whether they want their doctor to be contacted to renew the prescription and if they would like to continue in the Automatic Refill program. If not, Express Scripts will not refill the prescription.

When the last refill of a medication enrolled in the Automatic Refill program ships, Express Scripts will reach out to the beneficiary by telephone and/or email (depending on the preference you indicated) and ask the following:

- Would you like Express Scripts to reach out to your doctor for a new prescription?

- Do you want to keep your medication enrolled in the Auto Refill program?

Express Scripts will not re-enroll your medication unless they hear from the beneficiary. Ways to respond:

- Online at Express-Scripts.com/TRICARE
- Via the automated phone call from Express Scripts
- By calling an Express Scripts Patient Care Advocate (PCA) at 1-877-363-1303

If Express Scripts does not receive consent within 10 days of reaching out to the beneficiary, they will remove the medication from the Auto Refill program. [See this Tricare site for more information.](#)

Living Socially in Retirement Communities

When Lt. Col. Milo Myers, USAF (Ret), and his wife moved into a retirement community, his friends were shocked. At age 62? And in great health? Why?

Dan Heuer, an Army veteran, now lives in the 55-plus section of a planned community in Florence, Ariz. He's on the go all the time. The community's facilities include a golf course, pickleball and tennis courts, a 48,000-square-foot community center with gym equipment, and an outdoor concert facility with free performances.

Health issues and bereavement precipitate some people's moves into retirement communities. However, residents such as Myers and Heuer choose them for other compelling reasons.

To be around people like themselves. Unlike many suburban areas where neighbors don't know each others' names, many specialized senior communities cater to peoples' desires to be with others who share their former professions, ethnic backgrounds, religious preferences, or hobbies (such as motorcycling or RVing).

To broaden your cultural experiences. At Teischer's residence, New Mexico's mix of cultures is evident in a daily menu that includes chile rellenos (deep-fried green chiles and cheese) prepared by a chef from Mexico, Cinco de Mayo celebrations with authentic mariachi singers, and staff and residents from many cultures.

To keep learning and cheering. About 100 retirement communities have direct ties with nearby universities, providing the intellectual stimulation, sports connections, and cultural opportunities that come with college life.

To prepare for the unexpected. Most couples don't age - or become disabled - at the same time or at the same rate. When one partner requires a greater level of care, a CCRC permits a healthy partner to protect his or her own health with the help of 24-7 caregivers to watch after them both. "I liked the assurance of knowing I had people around who would notice I wasn't around and check in on me," says Chief Warrant Officer Bill Hay, USMC (Ret), of his decision to move from a five-bedroom house to a retirement facility in Escondido, Calif.

Because living smaller is trendy. Between 7 and 10 percent of people 75 and older live in senior housing, according to Beth Burnham Mace, chief economist for the National Investment Center for Senior Housing and Care. She predicts the declining "caregiver support ratio" of adult children to their senior parents will boost that percentage greatly as the boomer population ages.

For some, downsizing means giving up treasured possessions and familiar comforts. For others, living smaller and more simply is part of a wider trend encompassing tiny houses and the Marie Kondo method. Burnham Mace says people are growing more comfortable with the idea of senior community settings.

Because living smaller doesn't mean giving up living big. When Col. Bart Allen, USAF (Ret), moved himself and his wife from their home into a "cottage" in a retirement community in Grand Junction, Colo., his next transition - after her death, to assisted living - was even simpler. But recently he "hosted a party of 45 friends to celebrate my 87th birthday in the Garden Room," and he cites the varied menu and flexible meal times at his community as other reasons he is happy with his choice.

To explore new opportunities. Gary Somerville, an Air Force veteran and retired sergeant with a California sheriff's department, lives in Dan Heuer's Arizona community and is "grabbing what life has to offer."

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"I'm living [the] high school years I [missed] because I was too busy getting my career going," Somerville says.

Hay expresses the same level of satisfaction. His "casita" in his retirement community in Escondido has a spa that helps with old injuries he incurred, and since he lives near the ocean, he is able to serve as a docent on USS Midway (CV-41).

"These communities are not nursing homes," Hay says. "These are luxury apartments with great restaurant-style dining, activities, and outings. It's like living on a cruise ship that never leaves the dock."