

UPDATE FOR SPOUSES AND SURVIVING SPOUSES - SEPTEMBER 2017

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 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](tel: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](tel: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.

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](tel: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 grand-fathered 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.

I hope to see many of you at the Congressional Luncheon next week and that everyone is enjoying the end of Summer 2017. The next issue will come in the Fall.

Sincerely,

Naomi

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