



Houston Area  
PO Box 18372  
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~ Five Star ★★★★★ Chapter ~

## President's Message...

September 2022 Issue

Greetings Friends,

More Great news!! Mrs. Judith Thomas has been selected by National as the 2022 Surviving Spouse Liaison Excellence Award Recipient There were many outstanding nominees for this year's award and, as you can imagine, the selection was extremely competitive. The Surviving Spouse Advisory Council unanimously recommended Judith as the Chapter-level Surviving Spouse Liaison Excellence awardee. Congratulations Judith... well deserved!



Last month's guest speaker was Judge Jason Luong, the presiding Judge for Harris County Felony Veterans Treatment Court. It was an exceptional presentation. This month's lunch meeting will be at Rudy Lechner's on September 24<sup>th</sup> and our guest speaker will be Vitalii Tarasiuk, the Ukraine Consul General. This will be an extremely timely presentation.

Finally, a reminder that the 25th annual Military Retiree Appreciation Day (RAD) will be held from 0800 until 1330 on 8 October 2022 at the Joint Reserve Center at Ellington Field. Retirees from all services, surviving spouses, and their families can greatly benefit by attending and will receive the latest information on changes in their retirement benefits and entitlements, and take advantage of the following: ID cards, wills and legal services, flu and COVID immunizations. Please join us.

Respectfully, Rob

Robin P. Ritchie, COL, Infantry, USAR (Ret)



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### September...Upcoming Chapter Events:

**Saturday, September 24<sup>th</sup>, 2022 @ 11:30am-1:30pm**

#### **MOAA HA Chapter Meeting**

Rudi Lechner's German Restaurant  
2503 S Gessner Rd  
Houston, TX 77063  
RSVP to Rob Ritchie  
Email: [rpritchie@earthlink.net](mailto:rpritchie@earthlink.net)

**Tuesday, September 27<sup>th</sup>, 2022 @ noon**

#### **MOAA HA BOD Meeting**

Rudi Lechner's German Restaurant  
2503 S Gessner Rd  
Houston, TX 77063

# Retiree Appreciation Day

Ellington Field Houston

The 25<sup>th</sup> annual Military Retiree Appreciation Day (RAD) will be held from 0800 until 1330 on 8 October 2022 at the Joint Reserve Center at Ellington Field. Retirees from all services, surviving spouses, and their families can greatly benefit by attending and will receive the latest information on changes in their retirement benefits and entitlements, and take advantage of the following: ID cards, wills and legal services, flu and COVID immunizations. Additionally, representatives will be there from the Fort Sam Houston Retirement Services Office, US Family Health Plan, USAA, TRICARE and Delta Dental, VA Healthcare, Veterans Services, VA Cemetery, VA Regional Benefits Office and others.



October 8, 2022  
Joint Reserve Training Center  
10949 Aerospace Avenue, Ellington Field  
Houston, TX 77034

**For more information:**

Norris Posehn  
COL (Ret) U.S. Army  
281-935-6494  
nposehn@att.net



2503 S. Gessner  
Houston, TX 77063



**MOAA Chapter Luncheon**  
**September 24, 2022**  
**1130-1330**

**Speaker: Vatalii Tarasiuk**  
**Consul General, Ukraine**

**Meal options: chicken schnitzel, pork schnitzel or spinach quiche**  
**Meal includes main, sides, dessert and coffee/tea**  
**Cash Bar**  
**Price: \$30.00 per person**

**Please RSVP to Rob Ritchie**  
**Email: [rpitchie@earthlink.net](mailto:rpitchie@earthlink.net) Phone: 713-818-0408**



## How a Record Pay Increase for Military Retirees, Disabled Vets Could Take Shape

By: Kevin Lilley  
SEPTEMBER 06, 2022

The release of August inflation figures on Sept. 13 marked the second of three Department of Labor announcements determining how much military retiree pay will increase in 2023 – a system that may be confusing for many, especially with the media’s inflation coverage often citing different figures, metrics, or benchmarks.

MOAA’s COLA Watch offers readers a monthly update on the statistics determining the annual military retiree pay increase, but as the end of the fiscal year approaches, it’s a good time for a quick primer of what to expect and when.

[RELATED: [Record Pay Increase Likely for Disabled Veterans and Military Retirees in 2023](#)]

### COLA 101

The cost-of-living adjustment (COLA) applied to military retirement pay, Social Security pay, VA disability pay, and similar federal payouts has its roots in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), a variation of the standard CPI calculation. While you may hear about CPI in news reports citing inflation numbers, the CPI-W figure is the only one used in retiree-pay COLA calculation.

The math goes like this:

- Find the average of the CPI-W figures for July, August, and September.
- Subtract the previous year’s average from that three-month period from the current year’s average.
- Divide that figure by the previous year’s figure, to determine the percentage increase.

In 2021, for example, the July (267.789), August (268.387), and September (269.086) led to a three-month average of 268.421. Subtract the previous year’s three-month average (253.412) to get 15.009, and divide that by the previous year’s average to get a 5.9% increase.

### What’s Next?

While CPI-W figures from the first nine months of the fiscal year can indicate inflation trends and help predict the COLA increase, only the last three are used in the actual calculation. [A range of COLA predictions](#) after this year’s July figure of 292.219 – 8.9% above the FY 2021 baseline – put the final figure between 8% and 10%; anywhere in that range would mark the highest increase in this metric since 11.2% in 1981.

It’s important to note military retirement adjustments were not always linked to this CPI-W calculation, and retirees did not receive an 11.2% raise in 1981, though [Social Security recipients did](#). This Congressional Research Service (CRS) report ([PDF download](#)) recaps how the current COLA setup took form, and [this MOAA.org article](#) outlines some of MOAA’s advocacy efforts helping to shape that setup.

The release of the August CPI-W figures on Sept. 13 showed a slight dip at 291.629, 8.6% above the FY 2022 baseline. The September figures will come out Oct. 13, and the COLA rate will be set.

### MOAA’s Involvement

MOAA provides the COLA Watch and COLA news updates to keep members aware of trends as they consider future finances. But there’s another reason to pay attention, especially as adjustments reach near-record levels – past Congresses have attempted to ratchet down retirement pay increases as a cost-saving measure.

*(Continued on next page...)*



## How a Record Pay Increase for Military Retirees, Disabled Vets Could Take Shape...*(Continued from previous page...)*

A recent example came in late 2013, where a continuing resolution reduced COLA for military retirees by 1%. MOAA and other organizations in The Military Coalition – dozens of groups representing nearly 5.5 million combined members – successfully joined forces in a push to repeal this change; Congress reversed itself in a matter of weeks.

This is far from the only example: A 2010 presidential commission, for instance, offered a plan to eliminate military retiree COLA for all retirees under age 62. The plan didn't survive a final commission vote.

MOAA continues its decades-long work with Congress to make clear the damage such changes can do to an earned benefit and to the finances of individual retirees and their families. Keep up with these efforts and others at [MOAA's Advocacy News page](#). ★

## Private Sector Medical Care May Not Be Faster, or Cheaper, Than VA Care

SEPTEMBER 07, 2022

*A patient receives care at the Phoenix 32nd Street VA Clinic, which opened June 27. (VA photo)  
This article by Leo Shane III originally appeared on [Military Times](#), the nation's largest independent newsroom dedicated to covering the military and veteran community.*



Veterans who use community care programs to access private sector medical appointments may not be receiving faster, better or less expensive care than if they used Veterans Affairs physicians, according to a new outside analysis of the health care options.

Advocates said the lack of clear data on the topic is concerning given the significant growth in the program in recent years and the emphasis placed on the community care program by lawmakers and federal officials.

“The complexity of the Veterans Health Administration patient population makes care coordination critical for improving patient outcomes and decreasing costs,” researchers with the RAND Corporation wrote in the new report, released Tuesday. “Poorly coordinated care between VHA and community care providers could result in confusion for patients, duplicative tests, increased costs, and lower-quality care.”

Community care programs have been used by VA for decades to help supplement department medical appointments and procedures. But the program has dramatically expanded in recent years, with critics of the VA health care system saying the private sector physicians are needed to cut down on veterans' wait and travel times for health care.

### **[RELATED: [Progress Continues as VA Implements New Model to Improve Access to Care](#)]**

In 2018, Congress adopted the MISSION Act, which expanded eligibility for accessing the outside medical appointments — with VA paying for the associated costs.

*(Continued on next page...)*

## Private Sector Medical Care May Not Be Faster, or Cheaper, Than VA Care... *(Continued from previous page...)*

Earlier this summer, VA officials reported that 44% of all health services are handled through community care offerings.

The budget for those programs more than doubled from fiscal 2014 to fiscal 2021, when spending topped \$18.5 billion. That equated to nearly 20% of all VHA spending. The fiscal 2023 budget calls for that total to rise to about 23%.

Conservative groups have pushed for even more, saying that outside care provides faster and cheaper options for patients than VA medical centers can provide. Union groups and progressive advocates have disputed that idea, and said that pushing too much care outside of the VA system amounts to privatizing the federal government's responsibilities to veterans.

### **[RELATED: Have You Joined the VA's Million Veteran Program?]**

The new RAND analysis said data still doesn't exist to prove claims that community care is a better choice for most veterans.

"Little is known about how the costs of care provided directly by VHA compare with the costs of community care," the authors wrote. "Although comparisons between the cost of VHA-delivered and community care are limited, there are some indications that community care may be more expensive than VHA-delivered care."

Similarly, the researchers said that studies so far indicate that access to private sector medical appointments "may be no better than access to care at VHA facilities," especially as VA has improved appointment wait times in recent years.

"However, there may be certain populations of veterans for whom community care has significantly improved access," the report states.

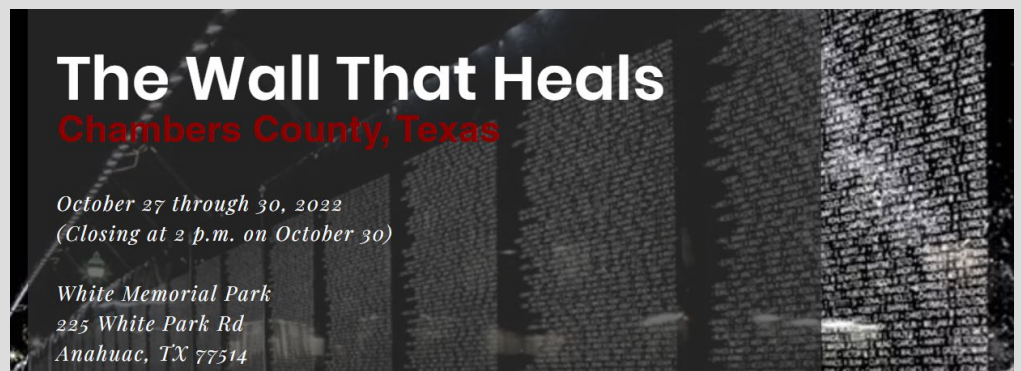
"Rural veterans, who make up nearly half of VHA patients, are more likely to live in areas with provider shortages and hospital closures, and they generally have to drive greater distances to see providers. Community care may improve access for [those] veterans," the report adds.

### **[RELATED: Fractures Reported in VA Health System Present Challenges to Accessing Care]**

The report also notes that private sector physicians without specific training on veterans' issues may be more likely to miss complications arising from military sexual trauma, battlefield injuries or toxic exposure in the service.

That last category is of particular focus given the recent passage of new military toxic exposure legislation, which could provide expanded medical care and disability benefits to more than 3 million veterans in coming years. ★

The Vietnam Veterans Memorial Fund – VVMF – "The Wall That Heals" and Mobile Education Center will be in Anahuac, TX October 27-30, 2022. This "traveling Wall" will be open 24 hours a day and Veterans living in the greater Houston area are invited to view the Wall, the Hometown Heroes Wall of Faces and the In Memory Honor Roll of those who returned home and later died.

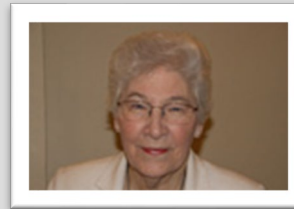


## The Wall That Heals Chambers County, Texas

October 27 through 30, 2022  
(Closing at 2 p.m. on October 30)

White Memorial Park  
225 White Park Rd  
Anahuac, TX 77514

For more information, please visit [www.VVMF.org](http://www.VVMF.org).



Judith Thomas  
Surviving Spouse Liaison  
MOAA Houston Chapter  
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## Surviving Spouse Corner:

For many years, spouses of MOAA members were referred to as "auxiliary members" when their spouse member died.

When MOAA established the Auxiliary Member Advisory Committee (AMAC), a focus group of auxiliary members to advise the association's president on matters of importance to those who had lost their military spouse, the committee suggested it might be time to move away from the term "auxiliary."

The military was starting to refer to family members who had lost a military member as "survivors." The definition of "auxiliary" -- giving help or support, especially to a more important person or thing -- was not how spouses felt. They were the ones who had managed the household, made frequent moves, gave up careers, and raised families while the military member served. They were "survivors."

Therefore, in 2013, MOAA's board of directors voted to change the name "auxiliary member" to "surviving spouse" and declared them full members with all the rights and privileges of membership, including a position on the board of directors.

Since then, two surviving spouses have served on the board of directors: Joyce Hart, who was succeeded by [Gail Joyce](#). In addition, [Capt. Kathy Thorp, USN \(Ret\)](#), is a surviving spouse on the board of directors.

The AMAC became the [Surviving Spouse Advisory Council](#) and remains at the forefront of leadership in MOAA for all surviving spouses. Through their dedication and hard work, they implemented the training module for surviving spouse liaisons for MOAA's regional leadership conferences, contribute monthly columns to *The MOAA Newsletter*, chartered the [Surviving Spouse Virtual Chapter](#), advocated for the successful elimination the SBP/DIC offset, established the annual [Surviving Spouse Liaison Excellence Award](#), and conducted the first Spouses and Surviving Spouse Summit at MOAA's 2021 annual meeting.

The Surviving Spouse Advisory Council also has expanded focus from advocacy only to a comprehensive development of services benefiting the spouse and surviving spouse community within MOAA.

We hope you will join the Surviving Spouse Advisory Council at the second annual Spouse and Surviving Spouse Summit at [MOAA's 2022 annual meeting in Kansas City, Mo., on Oct. 28](#).

The Surviving Spouse Advisory Council looks forward to continued support to educate, encourage, and engage spouses and surviving spouses of MOAA.



**Perks Marketplace**  
To log in to Perks Marketplace, [click here](#).

**[Click here](#)** to access the Perks Marketplace page and start saving!  
Having problems logging in, or have other questions?  
Email [msc@moaa.org](mailto:msc@moaa.org) or call our Member Service Center at 800-234-6622.

# TRICARE Toolkit: Resolving TRICARE Problems

By: Paul Frost

SEPTEMBER 12, 2022

*Sturti/Getty Images*

*MOAA's TRICARE Toolkit provides insight and tips for navigating your TRICARE benefits. Have a question or suggestion for an upcoming column?*

*Email [beninfo@moaa.org](mailto:beninfo@moaa.org). Read other TRICARE Toolkit columns at [MOAA.org/tricaretoolkit](http://MOAA.org/tricaretoolkit).*



A change in your health care plan can sometimes lead to unexpected complications. While these issues can happen anytime, they typically arise during a transition — from active duty to reserve or retirement, from military treatment facility (MTF) care to civilian provider care, or from TRICARE to Medicare and TRICARE for Life (TFL).

While MOAA hears from our members regarding other roadblocks that arise within the military health system, the key to finding resolutions is to know, understand, and access the resources available to help resolve your problem

## Direct Care

Members and beneficiaries receiving treatment from an MTF are receiving direct care. Military medical centers and their clinics have patient advocates to assist and support patients and families with problems associated with their care, or the medical or administration staff. Also known as patient representatives, these individuals help navigate the direct care system by providing options and assistance.

This Healthcare Resolutions program can be found on [each MTF's website](#).

## TRICARE/Civilian Care

Non-direct care problems that arise for TRICARE (other than TFL) recipients must first be resolved at the regional contractor level.

The TRICARE East Region is managed by Humana Military (800-444-5445 or [www.humanamilitary.com](http://www.humanamilitary.com)). TRICARE West is managed by HealthNet Federal Services (844-866-9378 or [www.hnfs.com](http://www.hnfs.com)). International SOS is TRICARE's overseas contractor; their three regional managers are listed at [their website](#).

Answers to cost-share questions typically can be found by using the [TRICARE Compare Cost Tool](#). To resolve billing questions, your first step should be to access your TRICARE Explanation of Benefits (EOB) to know specifically what medical service that co-pay represents. EOBs can be downloaded from your regional manager's website or by calling the regional manager.

## [FROM TRICARE.MIL: [How to File a Grievance](#)]

Each TRICARE contracting agent, including Express Scripts for pharmacy issues, usually can handle grievances or appeals through their websites or by calling customer service numbers.

## Medicare and TFL

Medicare beneficiaries may consult their provider's patient advocates or Medicare for billing or claims dispute. TFL billing/payment hiccups, or in the rare event that TRICARE covers a medical service that Medicare does not, should be referred to the TFL administrator Wisconsin Physicians Service at 866-773-0404 or [www.tricare4u.com](http://www.tricare4u.com).

*(Continued on next page...)*



## TRICARE Toolkit: Resolving TRICARE Problems... (Continued from previous page...)

### Appeals

When denied a medical benefit, you can appeal for reasons including:

- TRICARE stopped payment for services previously authorized.
- TRICARE deemed services not medically necessary.
- A pharmacy benefit was denied.
- Medicare denied service or supplies (if you are eligible for both TRICARE and Medicare).

If your care is denied, you will receive a letter with details about how to file your appeal.



### Have More Questions About Your Health Care Benefit?

MOAA's 2021-2022 TRICARE Guide answers some commonly asked questions.

[ACCESS THE GUIDE](#) ★

## TRICARE Toolkit: Hearing Loss Options and Costs

By: Paul Frost



*Leyla B/EyeEm/Getty Images*

*MOAA's TRICARE Toolkit provides insight and tips for navigating your TRICARE benefits. Have a question or suggestion for an upcoming column? Email [beninfo@moaa.org](mailto:beninfo@moaa.org). Read other TRICARE Toolkit columns at [MOAA.org/tricaretoolkit](http://MOAA.org/tricaretoolkit).*

Military service takes a toll on our bodies, including our auditory system. Most servicemembers, at one time or another, operate in a high-noise environment. So it should come as no surprise that many veterans or retirees require hearing aids.

If you served in a capacity that required annual physicals, you typically got a hearing test every year. Even if you didn't receive an annual exam, your entry and exit physicals should have included a hearing test; this can assist you with filing a VA disability claim. If you meet the VA's high standard for speech recognition and decibel loss, your hearing loss will be service-connected and eligible for no-cost hearing aids through the VA.

If your hearing loss isn't service-connected, you still may be able to get hearing aids through the VA depending on your Priority Group (based on overall VA rating), which may include a copay.

If the VA is not an option — and because TRICARE, original Medicare, and TRICARE For Life do not cover hearing aids — retirees have one Defense Department option: the Retiree-at-Cost Hearing Aid Program/Retiree Hearing Aid Purchase Program (RACHAP). The number of audiology centers that offer access to this program is limited. Locations are listed [at this link](#).

If the program is available near you, two state-of-the-art hearing aids may be purchased for typically less than \$2,000. Open market hearing aids of this quality can cost several thousand dollars more. A limited number of RACHAP programs are also open to spouses.

Here's what to consider if you must purchase hearing aids out of pocket:

**Price.** The main factor that affects hearing aid purchase price is the technology. This medical sector is continually making advances in technology, so prices for the latest devices remain high. If available, models from two years ago may be more affordable.

Consider cost over time. The hearing aids you desire cost \$6,000 for two and have an average life span of 8 years. That is \$750 per year, \$62.50 per month, and \$2.08 per day — cheaper than a cup of coffee from Starbucks!

**Bundled vs. unbundled services.** A bundled purchase typically includes a hearing test, consultation, initial fitting, follow-up adjustments, routine cleanings, and a warranty (typically 1 to 3 years). Some hearing clinics may "unbundle" services and allow you to choose which services you desire to save costs.

Hearing aids are good for your health. Untreated hearing loss is linked to other health conditions such as dementia, depression, high blood pressure, and increased risk of trips and falls. Make sure you address any hearing issues before they worsen. ★



## Chaplain's Corner...



### CHAPLAIN'S CORNER SAYING GOODBYE TO THE QUEEN

During the past two weeks media accounts have kept us apprised of the passage of Queen Elizabeth II. Her life and legacy has been exceptional during the past 70 years. Her life deserves to be honored both by her people and the world. Romans 13 gives us the mandate to honor our rulers and our government. Queen Elizabeth II was exceptional in her loyalty and love to her people (subjects) and her country. She was placed in England as queen in her mid-twenties by God since Romans says all authorities are given by God. Her subjects loved and honored her and the rest of the world is currently joining England in bestowing those honors.

Currently, at our age, many of us are losing friends and family due to our age. We see the passing of those around us and realize our own mortality. As we age certain events trigger memories of those who we have lost. We miss them, remember and celebrate their lives and interactions with us and our families and tell the stories we love with our friends and families. Those stories are not limited to funerals and family dinners. We celebrate those times and stories because God has given us those relationships. As I have noted many times each breath we take is a miracle of God's love, faithfulness and power. Sure, he tells us that He will judge our lives...many faiths maintain divine judgment.

Communication is also a part of God's miracle for each of us since Genesis tells us we are created in His image. We communicate with each other and God has shown that He desires that we communicate with Him...We call that communication prayer. The fact of God's love and our faith shows us that God wants us to be in a constant relationship with Him. Prayer isn't only designed for emergencies, requests and church. It need not be anything formal, sometimes just saying 'Hi God, I know you're there'..are what I call popcorn prayers.

Our meals, our church services, our emergencies and our 'Off the Cuff' prayers are all part of our relationship with God. The fact that He has made us spiritual beings and tells us we can look forward to the afterlife is an important part of what our faith is showing to us.

This morning I read John 14. In it Jesus tells us that he has prepared a place for us. As we search for what our faith desires and requires of us we see the comfort that God provides. We also see the promises and warnings that our faith gives to us and we come to be more reliant and courageous in living our lives. We come to understand somewhat better of what life has to offer us. John 14 tells us that God has sent a Comforter to us and explains His role.

As I have studied the Scriptures I believe in the reality of death. We will all face our Creator and faith gives us the assurance that God has created us as eternal beings. When I recognize God's love and His desire that we spend eternity with Him we are able to embrace that reality. He has made His plan of eternal life available to each and every one of us.

This year I have lost three close friends to death. Another friend passed away the day before the queen. As I reflected on God's comfort I realized that both my friend and the Queen of England were both equally welcomed into the Hands of God. Faith tells me that God's Hands are where I want to be held.

~ *David Essells, USAR, MAJ, RET*

# MOAA HA Chapter Meeting Saturday, August 27<sup>th</sup> , 2022



**Judge Jason Luong**  
Presiding Judge for Harris County  
Felony Veterans Treatment Court  
Guest Speaker



**Dan Gutierrez**



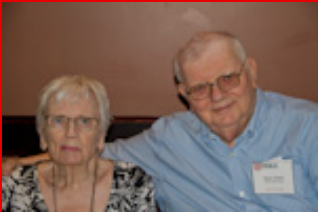
**Rob Ritchie**



**Judith Thomas**



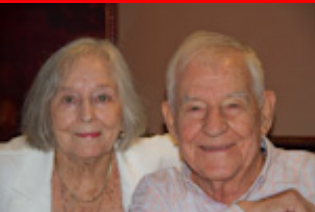
**Thomas Tucker**



**Gene and Joan Tulich**



**Mike Martin**



**Paul and Dee Brenan**

## 2022 Officers

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*We need YOU...  
to remain a  
MOAA HA Member!*



*Debating whether to renew your chapter membership?*

*Talking to a potential new member?*

Benefits to belonging to a chapter:

- **Camaraderie and Connections:** when you attend chapter functions, actively serve on a committee, or take a prominent leadership role, you forge lasting ties with other MOAA members.
- **Community Involvement:** Membership provide opportunities to contribute to your community in a variety of ways, from providing scholarships to local students, to supporting causes that support wounded warriors and their families.
- **Legislative Advocacy:** We advocate for the entire military community-all ranks. Members play a critical role in advancing legislation in both Austin and Washington, D.C. This grassroots advocacy is key to MOAA achieving its legislative goals.

Chapter dues reminders will be emailed/sent out in November to those members needing renewal. We are on a calendar year for our chapter dues.

Annual renewal is \$30 for one year, \$20 for each additional year paid with renewal. Surviving Spouse \$15 initial membership; \$10 annual renewal.

Membership Application on the last page!

## MEMBERSHIP APPLICATION / RENEWAL FORM

### MOAA's Core Mission

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of uniformed servicemembers and their families. MOAA's constituents proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving.

MOAA's greatest mission is to improve the lives of those who serve and their families, which is achieved largely through the tireless advocacy efforts taking place in our nation's capital. For more than 90 years, MOAA has supported legislation that benefits the uniformed services community and has remained equally vigilant when fighting to stop legislation that threatens our livelihood. The larger our numbers, the greater our voice. For more detailed legislative actions see [MOAA | Take Action Center \(quorum.us\)](https://www.quorum.us)

Name: \_\_\_\_\_  
(Please print)                      Last                                      First                                      Initial                                      Rank

Branch \_\_\_\_\_ Status \_\_\_\_\_ MOAA Nat'l ID \_\_\_\_\_ \*

Spouse's First Name: \_\_\_\_\_ Tel. for Directory \_\_\_\_\_

Home Address: \_\_\_\_\_  
\_\_\_\_\_

Email: \_\_\_\_\_

**Dues:** Regular Membership – \$30 first year; annual renewal \$30 (Discount for multiple years if paid with renewal: \$20 for each add'l. year **paid with renewal**)  
Surviving Spouse – \$15 first year; annual renewal \$10 (same discount for multiple years)

#### Chapter Assistance Fund

\$100.00     \$50.00     \$25.00     Other \_\_\_\_\_

Make check payable to MOAA-HA and mail to:

MOAA-HA  
PO Box 18372  
Sugar Land, TX 77496



For more information, call COL Robin Ritchie, 713-818-0408

*\*If not a MOAA national member, another benefit of chapter membership is the opportunity to become a national MOAA member at the BASIC LEVEL for free! If you would like to do so, please indicate here:*

YES     NO

Signature: \_\_\_\_\_