



**MOAA**<sup>®</sup>  
Military Officers Association of America



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~ Five Star ★★★★★ Chapter ~

## President's Message...

January 2023 Issue

Greetings Friends,

Happy New Year! I trust that everyone had a joyful Holliday season. We, as you know, did not meet in December and on behalf of your 2023 Board members...welcome to 2023 for the Houston Chapter. We are starting the year off by submitting all the necessary documentation to once again retain our four/five-star newsletter award and aim for a fourth consecutive 5-star national Level of Excellence designation.



In this month's letter, there is a 2023 Tricare guide that should be of interest to all members and we will be introducing our 2023 Board members. Additionally, our chapter meeting is January 28<sup>th</sup> which happens to fall on the 50<sup>th</sup> anniversary of the US Vietnam cease fire so I thought that it might be an opportunity for what I call "Vietnam Vignettes".

Finally, it is a new year so if you are not current on your dues, please renew and tell your colleagues about us and invite them to a lunch meeting on us.

Rob  
Robin P. Ritchie, COL, USA (RET)  
President

★★★★★

### In this issue >>>

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- *Choice of Carriers Under New Law*
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### January 2023...Chapter Events:

**Saturday, January 28<sup>th</sup>, 2023 @ 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, January 31<sup>st</sup>, 2023 @ noon**  
**MOAA HA BOD Meeting**

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

# MOAA's Legislative Priorities for the 118th Congress

By Henryk Sadura

MOAA needs your help to keep momentum for existing priorities such as the Major Richard Star Act, which would benefit tens of thousands of combat-injured veterans and had the support of two-thirds of Congress at the end of last session. We also need your work on behalf of new objectives and emergent issues, often via immediate action to keep up with the stop-and-go pace of legislation. To keep connected, ensure you are signed up for [The MOAA Newsletter](#) and [register as an advocate](#) at our Legislative Action Center.



*As the legislative slate is wiped clean for the 118th Congress, grassroots support becomes even more vital to achieving MOAA's advocacy objectives. Tetra Images via Getty Images*

Here is a look at MOAA's priorities, in support of the 50th anniversary of our all-volunteer force and to address the challenges facing our uniformed community. Note: Our advocacy team remains active on many other issues not listed here; our priorities will be shaped throughout the year depending on concurrent successes or emerging issues that warrant an all-hands approach. Additionally, we share many interests with The Military Coalition and other stakeholder groups, and leverage those relationships to expand our reach on Capitol Hill.

- **Compensation and Service-Earned Benefits**
- **Military Housing**
- **Health Care for Currently Serving and Retirees**
- **Health Care and Benefits for Veterans**
- **Service Families**
- **Survivors**
- **Guard and Reserve**

## Compensation and Service-Earned Benefits

Problems: The ongoing recruiting crisis and unit level personnel shortages create a “do more with less” [Personnel “Perfect Storm”](#) for the force and further erode the quality of life for servicemembers and their families. DoD is in a war for talent and is struggling to recruit the force we need to defend our country.

Compensation and quality of life remain relevant to our nation's recruiting challenges. Servicemembers deserve compensation competitive with the private sector. Congress has allowed the White House to shortchange troops in the past, leading to a 2.6% pay raise gap –something we cannot allow to happen again as servicemembers struggle to make ends meet.

Funding the government on time and strictly keeping to the congressional schedule seems to be a bridge too far for both parties and both chambers. This could lead to a federal shutdown, which would hit Coast Guard, U.S. Public Health Service, and NOAA servicemembers hard since their pay is not guaranteed like those in DoD. We need to fix this: All eight of our services continue to work when the government shuts down, and our servicemembers deserve to be paid for their service.

MOAA also continues to advocate against offsets for some disabled retirees and veterans. Existing legislation places an unfair tax on retired pay to fund a servicemember's own disability.

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## MOAA's Legislative Priorities for the 118th Congress ...Continued from the previous page...

### Actions:

- Ensure pay at or above the Employment Cost Index, and ensure all allowances and programs necessary to recruit and retain a quality force.
- Ensure pay continues for all eight uniformed services during a government shutdown.
- Provide for concurrent receipt of military retirement pay from DoD and disability pay from the VA.

### Military Housing

**Problems:** The Basic Allowance for Housing (BAH) is designed to cover 95% of housing costs, a steady drop from 100% that took place between 2015 and 2019. This left military families to cover anywhere from \$100 to \$184 out of pocket each month. With rising housing costs – both for rental properties and home sales – an estimated 75% of military families are paying over \$200 out of pocket each month, according to a Blue Star Families survey. BAH should be restored to 100%, the BAH calculation methods should be revised to keep pace with rapid changes in the market, and the housing profiles used in the calculation should be reviewed to reflect current military demographics.

The Military Privatized Housing Initiative was a gamble by Congress and DoD to leverage private dollars to quickly build on-installation housing after years of neglect and deferred maintenance in appropriations. Although the speed of the construction was an initial success, the public-private partnership failed to ensure servicemembers and their families were provided safe and adequate housing. As problems emerged, commanders learned they were left with ineffective tools and questionable authorities to address housing complaints from servicemembers. Mold, pests, and other unsafe conditions in privatized military housing persist.

The Tenant Bill of Rights, an initiative adopted by most privatized housing companies, is not widely known nor enforced. Many families were forced to turn to the media after their chain of command was unable to fix their housing problems. The initiative resulted in partnerships with landlords and investors that require agreement by all parties to implement changes. The nature of the partnership undermines the chain of command, resulting in the loss of trust in leadership. Accountability was not designed into the process, leading to unsafe and inadequate housing.

### Actions:

- Restore BAH at 100% of researched housing costs per Military Housing Area.
- Ensure barracks are safe and healthy places to live, verified by the chain of command and government-owned work centers.
- Codify procedures and authorities to increase out-of-cycle housing allowances to address emergencies such as reduced availability of housing and rising utility costs.

### Health Care for Currently Serving and Retirees

**Problems:** The military health care benefit is at risk. TRICARE beneficiaries are paying more for prescription drugs while the value of the TRICARE Pharmacy Program has been slashed via a growing list of non-covered drugs, more restrictive prior-authorization policies that are out of step with best practices, and a 25% reduction to the retail pharmacy network. These cuts disproportionately impact the elderly and those with chronic medical conditions, making it more difficult and costly to adhere to medication regimens.

Military health system (MHS) reforms directed by Congress have resulted in higher fees and copays, particularly for working-age retirees, yet TRICARE coverage polices have failed to keep up with evolving policies, technologies, and treatment protocols. Beneficiaries are paying more for TRICARE coverage that is years behind commercial plan benchmarks.

The direct care system of military hospitals and clinics has undergone a massive reorganization accompanied by changing policies at the military treatment facility (MTF) level and capacity reductions due to

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# Understanding Your VA Benefits

JANUARY 24, 2023 | 2:00 PM - 4:00 PM EST  
Online Event

[REGISTER NOW](#)

## EVENT SPEAKER

**Capt. Paul J. Frost, AFC®, USN (Ret)**  
Program Director, Financial & Benefits Education/  
Counseling/ Veterans Services



It is time once again for MOAA's annual review of your VA benefits! Join MOAA's accredited Veterans Service Officer, Capt. Paul Frost, AFC®, USN (Ret), for an in-depth look at your VA benefits and how to access them.

### Topics include:

- **The Veterans Benefits Administration (VBA):** A review of the financial payouts the VBA administers for veterans.
- **VA Disability Compensation Claim and Appeal programs:** The evidence required, types of claims and appeals, how to get medical records, and what a Veterans Service Organization (VSO) can do for you.
- **The PACT Act:** Details on the expansion of presumptive toxic exposures and other benefits.
- **Concurrent Receipt:** What it is, and what options you may have when it come to your compensation.
- **Online Access:** Why you should get a VA.gov online account.
- **Dependency and Indemnity Compensation (DIC):** What you and your survivor need to know about this program, including who is eligible and how to apply.
- **The Veterans Health Administration:** Who is eligible and how to apply for VA health care benefits.
- **The VA Home Loan Guarantee Program:** How to access and maximize this popular program.
- **PLUS:** Answers to your questions!

MOAA Premium and Life members have access to all recorded MOAA webinars at any time via [MOAA's Webinar Archive](#). Want to join MOAA? See [MOAA.org/join](https://www.moaa.org/join) for details.



# Applications Open for DoD's Paid Private Fellowship Program for Military Spouses

DECEMBER 30, 2022

Military spouses can now apply for a new paid fellowship employment program operated through private employers and sponsored by the Department of Defense.

The fellowship, which will pay most users \$18 an hour, aims to place "career-ready spouses with civilian employers for 12 weeks of professional training, networking and hands-on experience," according to a program announcement sent via email Dec. 22.

The Military Spouse Career Accelerator (MSCA) Pilot, the formal title for the program, will be administered through a contract with the U.S. Chamber of Commerce Foundation's Hiring Our Heroes program. Since 2017, that group has run a similar fellowship program that placed 336 spouses into fellowships at 99 different companies this year, said Allison Chamberlayne, the deputy director of the Chamber's spouse fellowship program.

"We want to represent military spouse talent like we know it is with these highly diverse, highly skilled, able to upskill talent pool that we know they are," Chamberlayne said.

## **[RELATED: [Ending the Widows Tax: Full Realization of 2019 Victory](#)]**

The \$18 rate for the DoD-funded program is the same as the pay received by fellows in the Chamber's spouse program, Chamberlayne said. Some fellows in both programs with Salesforce certifications and experience will instead be paid \$25 due to the highly technical nature of that work.

While the DoD program and the Hiring Our Heroes fellowships are separate, Chamber officials will use some common staff and processes.

Applicants will be placed in both in-person and remote roles with companies on a rolling basis as positions come available, Chamberlayne said. Fellowships will "span various industries and locations," according to the emailed announcement.

The fellowships could also lead to permanent employment, with the notice adding that "spouses who excel in the program and are a fit for their host company may be invited to join the employer as a direct hire at the end of the fellowship."

Employers interested in hosting a fellow can apply on the Chamber of Commerce Foundation's website. To qualify, companies must be looking to fill open roles, not simply be on the hunt for free labor, Chamberlayne said.

Of the fellows who completed the Chamber's version of the program this year, 91% were hired full time after their fellowship, and the average annual salary of those hired is \$70,000, according to the Chamber.

A Pentagon spokesperson did not return a request for comment.

The fellowship pilot program was ordered by the 2022 National Defense Authorization Act, which annually sets policy and spending priorities for the Pentagon. The pilot will run for three years, with program spending capped at \$5 million. Chamber officials said they've been told to expect about 600 fellows over the first year.

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*Editor's note: This article by Amy Bushatz originally appeared on [Military.com](#), a leading source of news for the military and veteran community.*

## Applications Open for DoD's Paid Private Fellowship Program for Military Spouses Continued from the previous page...

### [RELATED: [MOAA Member Inducted Into Arizona Veterans Hall of Fame](#)]

Within less than 24 hours of its announcement, however, the Chamber had already received "several hundred" applications, Chamberlayne said. But she added that not all of those applicants will be "career ready." Those who are not prepared to start a fellowship will be funneled into other assistance programs, including the DoD's spouse career coaching service operated through Military OneSource or the Chamber's various support programs.

The program is the first of its kind for military spouses operated by the Pentagon. A similar program known as [SkillBridge](#) funds fellowships for service members within 180 days of their transition out of active duty. Unlike the set hourly rate for the DoD's spouse program, those workers are paid their military salaries over the course of their fellowships.

The program is open to all spouses of currently serving members of the [Army](#), [Navy](#), [Air Force](#), [Marine Corps](#) and [Space Force](#), as well as currently serving Guard and Reserve members. Because the [Coast Guard](#) is a component of the Department of Homeland Security, not the Pentagon, the program is not open to Coast Guard spouses.

Applicants who don't qualify for the DoD program, including spouses of retirees and Coast Guard spouses, likely do qualify for the Chamber's fellowship program, Chamberlayne noted.

The DoD spouse fellowship application can be accessed on DoD's [Military Spouse Education and Career Opportunities website](#).

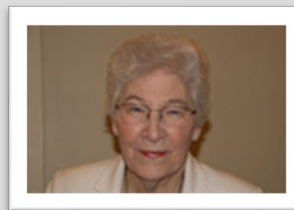
The DoD's fellowship application process funnels users from an initial data entry point on that website, which must be accessed through the Pentagon's DS Log-in system, and into the U.S. Chamber of Commerce Foundation's Hiring Our Heroes website, a Military.com test showed.

There, a second application collects a variety of background information on the applicant's career history. Users are prompted to select positions in which they are interested from a list of about 92 diverse options, ranging from "writer" to "hospital administration." They are then given the chance to select three preferred industries from about 13 options and list any professional certifications which they hold. Three more fields collect data on whether applicants have any experience with Sales Force systems or certifications.

Finally, applicants are asked for demographic information, the date they are available for work and to upload a copy of their professional resume. Users are also given the option to upload a headshot photo, though it is not required.

After submitting their application, users are notified via email that "a program representative will respond to your application via email in early 2023 to provide more information about the next step in the application process." ★





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## Surviving Spouse Corner:

### Looking Back on 2022

JANUARY 03, 2023



*Gail Joyce, chair of the Surviving Spouse Advisory Council, speaks during the Spouse and Surviving Spouse Summit at the 2022 MOAA Annual Meeting of the Membership in Kansas City, Mo., on Oct. 28, 2022. (Photo by Mike Morones/MOAA)*

Surviving spouses comprise approximately 13% of MOAA's membership — that is over 46,000 members, voices, voters, givers, and doers. The Surviving Spouse Advisory Council (SSAC) represents these 46,000 members by supporting surviving spouses and spouses and promoting MOAA's strategic priorities at every opportunity through education, encouragement, and engagement.

In 2022, surviving spouses led MOAA chapters as president, secretary, treasurer, newsletter editor, program director, and legislative chair and created and managed community programs. We conducted five surviving spouse liaison trainings for over 100 surviving spouse liaisons, spoke at more than two dozen chapter meetings, wrote 12 articles, contributed to more than 100 Advocacy In Action sessions, and participated in 12 virtual meetings with over 500 total participants. We also organized and participated in a surviving spouse/spouse summit that attracted more than 80 participants. Here's a closer look:

**Surviving Spouse Liaison Training:** SSAC member training was held during regional leadership workshops in Florida, Washington, North Carolina, Nebraska, and Texas. Average attendance for each workshop was 80, with about 20 attending the Surviving Spouse Liaison Training. SSAC members continue to fine-tune the training based on new information, evaluations, and comments from participants.

[SURVIVING SPOUSE CORNER: [Strengthen the MOAA Community](#)]

**Surviving Spouse Virtual Chapter:** Membership continues to grow, with 210 members from 38 states. The chapter meets on the third Tuesday of each month. Every other month is a business meeting with a speaker, and alternate months are an informal gathering to exchange information and ideas. Attendance varies but usually includes 30 at the social meetings and about 60 at the more formal meeting. [Learn more about the chapter online.](#)

**Articles for MOAA Newsletters:** SSAC members wrote monthly Surviving Spouse Corner columns, which are published the first Thursday of each month in *The MOAA Newsletter*. [Read past Surviving Spouse Corners.](#)

**Surviving Spouse Liaison Excellence Award:** This year, we chose two excellent finalists from an outstanding list of nominees as recipients of the award — one representing a chapter and one representing a council. Learn more about this year's recipients, [Judith Thomas](#) and [Patricia Bergquist](#).

**Surviving Spouse/Spouse Summit:** A highlight of the year was the second annual "Surviving Spouse/Spouse Summit," held during the MOAA annual meeting in October in Kansas City, Mo. Over 80 surviving spouses, spouses, and military members attended the two-hour event that featured a five-member panel discussing relevant issues. Based on evaluations and comments, it was a huge success and something we can build on for future events.

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the MHS Genesis electronic health record implementation – yet there is minimal visibility on impacts to patient access, quality of care, and the patient experience. Access to care metrics have disappeared from MTF websites, and patients lack a consistent and effective problem-reporting mechanism which would allow their challenges to be tracked and addressed.

### **Actions:**

- Reverse cuts to the pharmacy benefit and establish policy guardrails to ensure access to prescription medications and limits on copay increases.
- Fix the TRICARE Young Adult parity issue by extending eligibility to dependents up to age 26 with no separate premium to bring TRICARE on par with requirements for commercial health plans.
- Require DoD to establish a transparent and well-publicized problem reporting system for beneficiaries experiencing MTF access challenges, including an annual report to Congress on the number and types of beneficiary access problem reports by MTF and steps taken by the Defense Health Agency to identify and address systemic access problems.

### **Health Care and Benefits for Veterans**

**Problems:** Passing the comprehensive toxic exposure reform bill, the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act was a monumental victory. Now comes the hard part of ensuring it works as Congress intended.

Veterans rely on long-term and home- and community-based care services for everything from occasional help around the house to around-the clock assistance. The VA delivers 14 different types of long-term care (LTC) programs in both institutional settings (like community living centers or nursing homes) and non-institutional settings (like a veteran's home or through community adult day care services called HCBC). Purchasing or providing the care is placing increased demand on the department's health care system.

The VA has designated 2023 as "The Year of the Caregiver." The department will focus on continuing to implement the expansion of caregiver support in the MISSION Act, conducting an overall program review, and making systemwide improvements, to include cases being appealed through the Veterans Health Administration and Veterans Benefits Administration.

Additionally, a strong VA workforce and facility infrastructure are critical components to VA's long-term success. The aging infrastructure and high level of vacancies put the success of bills like the PACT Act and caregiver programs at risk.

MOAA is committed to working with the VA, Congress, and stakeholder groups to monitor and assist the department in meeting the needs of veterans, caregivers, families, and survivors, and ensuring full implementation of major legislation enacted in recent years to modernize the VA across the enterprise.

### **Actions:**

- Monitor recent major legislation enacted such as the PACT Act in the areas of health care, compensation, and follow-on support for surviving spouses and families, and seek statutory or policy changes as required.
- Compel Congress and the VA to accelerate caregiving and whole health care services, and modernization of Veterans Health Administration workforce and facility infrastructure to improve veterans access to high quality care.

### **Service Families**

**Problems:** Spouses struggle with employment across the board and are constantly fighting to find and maintain employment through PCS moves. The unemployment rate among active duty spouses has hovered

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## MOAA's Legislative Priorities for the 118th Congress ...Continued from the previous page...

between 22% and 24% for over a decade. Efforts to address this issue have focused primarily on providing educational and professional development opportunities for military spouses; however, the other side of the coin is incentivizing businesses to hire someone who will likely move in two or three years. A multipronged approach is necessary to address the high unemployment rate.

Additionally, spouse underemployment continues to negatively impact military families. Ensuring companies define work as both remote AND portable is necessary to allow military spouses to keep a career on the move and progress within their career path. A recent survey of servicemembers showed 39% of respondents cited concerns with spouse employment as a reason for leaving service.

Compounding this issue is the lack of accessible, affordable childcare. In 2020, DoD reported nearly 9,000 military children were on waiting lists for childcare. The nationwide shortage of childcare providers, combined with a lack of investment in renovating and constructing military child development centers, has exacerbated this issue in the post-pandemic environment.

DoD has instituted unique programs such as the In-Home Child Care Fee Assistance to address this issue, but despite 250 spots available for this program, just 23 families were receiving the fee assistance as of late 2022. This is due to a lack of understanding of program requirements and slow application processing times. Standardizing childcare programs across the services is necessary to ensure families have clear guidance on the support available.

Day care challenges are a contributing factor to food insecurity in our ranks. In September 2022, DoD released a report on the military and food insecurity, stating 24% of servicemembers and/or their families had experienced some level of food insecurity within the timeframe studied. The implementation of the Basic Needs Allowance (BNA), an allowance designed to provide monthly financial assistance to families falling below 130% of the federal poverty guideline based on income and family size, is a start. Unfortunately, the law establishing the BNA allows DoD leadership to determine which military housing areas will include BAH in the eligibility calculation. The FY 2023 NDAA increased the threshold to 150% of the federal poverty guideline, but MOAA continues to advocate for exclusion of BAH in all housing areas to ensure maximum reach.

### **Actions:**

- Improve congressional support for uniformed services families: Enhance programs to support spouse employment, ensure implementation of an effective basic needs allowance, and provide accessible, affordable childcare options.
- Overcome the lack of effective problem-reporting mechanisms and resolution systems in the Military Health System.

### **Survivors**

**Problems:** When a retired servicemember passes, the Defense Finance and Accounting Service recoups their last month of retirement pay. This is frequently a terrible surprise for a new survivor and adds unnecessary financial stress to a grieving widow. Oftentimes, survivors have their checking account cleared out due to the recoupment and are put under extreme financial duress in the wake of their servicemember's passing.

This is far from the only financial hurdle faced by survivors. Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) have not kept up with inflation; although the maximum coverage recently increased from \$400,000 to \$500,000, it is still more than \$100,000 behind where it should be.

Dependency and Indemnity Compensation (DIC) also has fallen behind the levels of other federal survivor programs. DIC is 43% of the compensation of a 100% disabled veteran, compared with 55% of other federal programs.

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## MOAA's Legislative Priorities for the 118th Congress ...Continued from the previous page...

### Actions:

- Repeal the recoupment of last month's paycheck after retiree's passing.
- Continue to improve SGLI/VGLI updates to match inflation.
- Improve DIC baseline to align with other government entitlements' baseline of 55%.

### Guard and Reserve

**Problems:** The reserve component is facing a recruiting crisis. Our nation relies upon these servicemembers to respond to disasters at home and remain in the rotation to deploy worldwide in support of the active component. Members of the National Guard and Reserve must sustain their readiness, and medical care is required to keep the force deployable and support recruiting and retention.

Reserve component retirees also wait excessively long to receive their first paychecks. After a career of service, retirees deserve prompt payments. DFAS and service personnel divisions must stop the finger-pointing and seek to fix this problem.

### Actions:

- Overcome the lack of TRICARE coverage for the reserve component to maintain readiness.
- Overcome delayed pay for Guard and Reserve members when they are promoted or when they retire.
- Continue to support Guard and Reserve leaders, and advance legislative and policy solutions to support the total force.



### **Surviving Spouse Corner:**

#### **Looking Back on 2022** ...Continued from Page 7...

**Chapter Leaders Roundtable Discussion:** SSAC members participated in roundtable discussions about important chapter issues. This was an excellent opportunity for SSAC members to get to know chapter leaders from other states.

**MOAA Surviving Spouses and Friends Facebook Group:** This group has over 750 members and provides updated information on important surviving spouse issues, especially regarding the Survivor Benefit Plan/Dependency and Indemnity Compensation offset. Former SSAC member Kathy Prout is the administrator, with current SSAC members Kathy Thorp and Nancy Mullens assisting.

[RELATED: [MOAA on Social Media](#)]

**Community Involvement:** In addition to direct MOAA involvement, SSAC members participated in caregiving and Gold Star Family organizations, Veterans Day and Memorial Day events, and with local veterans' service organizations such as the VFW, American Legion, and Disabled American Veterans.

The council's goals for 2023 include increasing surviving spouse membership in national MOAA, local chapters, and the virtual chapter; developing a webinar on surviving spouse and spouse issues; and organizing the next Spouse/Surviving Spouse Summit. Improving training guidelines and support materials will also be at the top of our to-do list this year. We look forward to a very productive and exciting year as we never stop serving! ★

# MOAA's 2022-23 TRICARE Guide

Sponsored by MOAA Insurance Plans,  
Administered by Association  
Member Benefits Advisors (AMBA)



Photo illustration: John Harman/Staff

The path to health care and medical solutions may seem like a maze, even for those with experience making their way through the options. Year after year, the landscape changes. TRICARE is updated, costs may shift, and you and your family may see life transitions.

This edition of MOAA's TRICARE Guide is here to help you find which way to turn when you hit bends in the path. We look ahead to 2023 with the latest on transitioning to new phases of life with your TRICARE benefit, getting the most out of services offered, and adapting your plan as you age and deal with Medicare.

## [RELATED: [2023 TRICARE Costs Announced](#)]

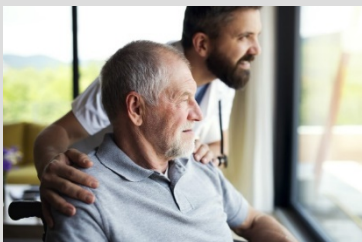
We also look at new rules for telehealth, how to save money on medications, what you need to know for travel, guidelines for surviving spouses, and more signposts along your way.

Below, find details on all manner of TRICARE topics. Have a question we didn't cover? Reach out to our Member Support Center at [msc@moaa.org](mailto:msc@moaa.org) or (800) 234-6622.



### [Transition: What Happens When I Retire?](#)

Answers to all your questions about your health care during the move from military service to civilian life.



### [Medicare and TRICARE For Life](#)

What you need to know about shifting gears at 65+.



### [Guard and Reserve: Options for Care Plans](#)

Get the basics on these coverage choices for servicemembers, retirees, and their families.



### [TRICARE and FEDVIP Open Season: Which Plan Is Best?](#)

Learn how to compare coverage and prices, and answer a series of questions to help you find the right plan for you.



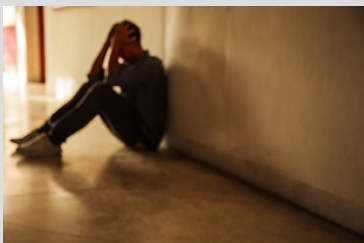
### [Coverage Questions: Do You Need a Medicare Advantage Plan?](#)

Do your research before making this major decision about your health care coverage.



### [TRICARE Pharmacy Benefits](#)

Here's what you should know about this part of your health benefit, including some cost-saving tips.



### [Mental Health Care: MOAA Works to Rein in TRICARE Costs](#)

'[Our children] need therapy to deal with living with the effects of war. We had to cut our son's therapy in half because TRICARE doubled our copay.'



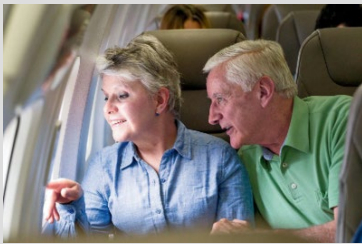
### [TRICARE and Telehealth: The Rules Are Changing](#)

TRICARE has made permanent coverage for audio-only phone visits.



### [Understanding TRICARE Coverage for Your Young Adult Dependent](#)

These plans come with limitations. It's important to know what options are available.



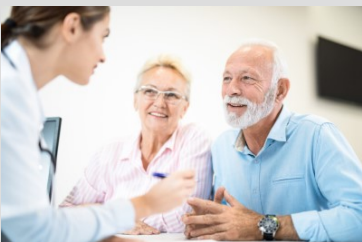
### [Traveling With TRICARE](#)

All TRICARE programs vary slightly, but you can review some basics to ensure you have health coverage for your trip.



### [Navigating TRICARE Programs for Family Members](#)

What plan is right for an exceptional child? What specialty services are available?



### [TRICARE Contractors: 2023 May See Change](#)

The contracts are especially critical as the Defense Health Agency pursues efforts to treat more beneficiaries in the civilian sector.



### [Benefits for Surviving Spouses: Your Questions, Answered](#)

From TRICARE to the Survivor Benefit Plan to VA programs, learn what survivorship and remarriage could mean for you.



**THE FEAR OF GOD IS  
THE BEGINNING OF WISDOM  
PSALM 11**

**The fear of God is the beginning of wisdom. (Proverbs 1;7)**

In much of my Bible reading I like to place my reflection, meditation and prayer in what the Holy Scriptures say and ask the question "How do I apply this to my life and faith?" Of course, the context of the passage-when and where and why it was written-is usually always a part of that reflection. A second part is self-reflection. Since Scripture also tells us to "Judge not that you may not be judged." I put myself in place of my judgment and instead of the "other" I judge myself. How would I act? How would God want me to act?

The reason I titled this Chaplain's Corner with "The Fear of God" is because that is where my reflection of Psalm 11 took me. That is my reading of God's leadership in my understanding of this Scripture passage. Verse one says:

In the Lord I take refuge  
How then can you say to me  
"Flee like a bird to your mountain"

This Psalm of David can be viewed as one of his (King David's) thoughts as he is being over-run by one of his enemies. Our psychologists may put this in the arena of "Fight or Flight". I say, What do we do when we need the courage to make a difficult decision? Whether it is in combat, in finances, health or our family relationships how can we find courage?

This passage tells us our courage is found in God alone. Other faiths would say that courage is found in their faith perspective. Regardless of our faith, whether Christian, Jewish or other, our faith gives us a moral perspective to make decisions and move forward.

To add context and meaning and to put it into our 21<sup>st</sup> Century perspective I reflected on this as if I were in the Ukraine Army in Donbas. Do I have the courage to fight or do I run? Soldiers stay and follow their orders. They trust their commanders, their brothers and their mission. The enemy continues to fight and so will we.

Verse 3 asks "When the foundations are being destroyed what can the righteous do? Then the Psalmist answers "The Lord is in his holy temple; The Lord is on his heavenly throne. He observes the sons of men; his eyes examine them." God is the foundation of our faith. His sovereignty and judgment is eternal. The fear of God gives us hope. Fear is both a motivator and a detractor. It has the ability to move us forward when we don't want to do so. Fear of God, fear of punishment, fear of death all of these motivate us to do or not do things. In combat and in relationships we can and will make mistakes. 99.00....% of those mistakes are not fatal. It's that last decimal that is our last mistake. God gives us breath and he will take it from us. The fact is that it is not fear that we seek, it is courage. The fact that God will judge us tempers and hopeful strengthens us to do the right thing.

The beauty of our faith is that it does give us an eternal perspective. If the fear of God is the beginning of wisdom then God's love and Gospel give us eternal hope in our faith. We know that He is our refuge. We can take hope in the fact that he sees both good and evil and judges accordingly. The other factor in faith we need to assess is what is our motivation? Is it fear or courage? Love or hate? Hope or despair. Our motivation will help determine both our action and our attitude. Think about how our faith our attitudes and our actions display that faith and the God that we serve. PS 11:7 helps answer that.

**~ David Essells, USAR, MAJ, RET**



## TRICARE Dental Program to Expand Choice of Carriers Under New Law

DECEMBER 30, 2022

A choice between multiple dental plans is coming for active-duty military dependents, as well as National Guard and reserve members and their families, thanks to extensive "improvements" ordered by Congress in the 2023 defense authorization bill.

The new dental program structure, which is to be in place by Jan. 1, 2026, will give users the option to select from between two to four carriers instead of just one, according to the National Defense Authorization Act. Those carriers must offer at minimum both "standard" and "non-standard" plans.

Luis Alvarez/Getty Images

Editor's note: This article by Patricia Kime originally appeared on [Military.com](https://www.military.com), a leading source of news for the military and veteran community.

### [RELATED: [Major Changes Coming for TRICARE Regional Contracts](#)]

Standard dental insurance means "coverage of preventive services, basic restorative services, and specialty dental care services at a level that is at least commensurate with the coverage of the same services provided under the premium sharing plans," according to the law. It describes a non-standard plan as a "high option" that provides more or greater coverage than the standard option. The law doesn't define more or greater coverage in any more detail.

Having more carriers and plan types to choose from will theoretically benefit families and reservists compared to a single-carrier, "take it or leave it"-style plan like the current one offered through carrier United Concordia, said Karen Ruedisueli, director of government relations for health affairs at the Military Officers Association of America, or MOAA.

Under today's Tricare Dental Program, users can enroll in coverage that requires monthly premiums. Services received carry out-of-pocket cost-sharing percentages that vary by paygrade and type of dental care.

Families' current cost shares range from 0% of diagnostic and preventive care to 50% of orthodontics. Orthodontic care also carries additional caps and coverage restrictions. Military retirees can access dental coverage through the federal benefits marketplace known as FEDVIP.

But Ruedisueli said MOAA plans to remain watchful that dependents and reservists don't ultimately pay more out of pocket.

The association hopes Congress' changes will amount to an improvement for families, Ruedisueli said, but it's also watching to see whether the implementation of the law turns out well. Advocacy groups such as MOAA should "get a bit of a heads-up to understand where this is headed," she said.

### [RELATED: [Ending the Widows Tax: Full Realization of 2019 Victory](#)]

The change has its roots in 2017's transition to United Concordia as carrier, when disruptions to access "caused a lot of frustration."

Even before the changeover to United Concordia, a commission recommended adding another option to Tricare for partial dental care. A final report by the Military Compensation and Retirement Modernization Commission, which was created by Congress in 2013, recommended that a partial care option cover accidental dental injuries and routine preventative and diagnostic services. ★

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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: \_\_\_\_\_