



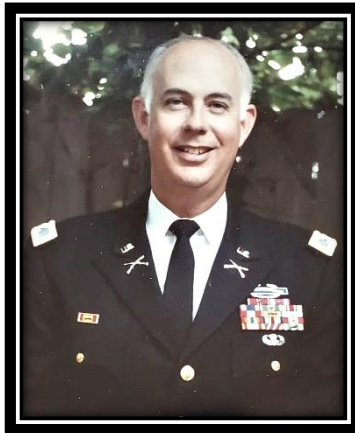
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November 2021 Issue – Newsletter to Members

President's Message...

Greetings Friends,

First, there will be no Chapter meeting in November because of the Thanksgiving Holiday period. The next Chapter meeting will be Saturday, December 11th at Kelley's Country Cookin' in Stafford. This meeting will be the last one for the year and 2022 officers will be elected.



If you are unable to attend, please send in your ballots.

The chapter did support Impact a Hero's annual gala which was held on Veteran's Day, November 11th. The keynote speaker was Congressman Dan Crenshaw and his talk was outstanding. Representing the Houston Chapter in addition to myself were Dan Gutierrez, Frank Tricomi, Rollins Collins and Biff French. It was a great evening.

One other item that did not make it into last month's newsletter was another fund raiser for Impact a Hero which involved going "Over the Edge". Participants, including me, rappelling down a building in west Houston.

I hope that every one has a very Happy and Blessed Thanksgiving. We are all fortunate to be living in this great country.

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

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November...

Upcoming Chapter Events:

Tuesday, November 30th, 2021 @ Noon

MOAA HA BOD Meeting

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

Next Chapter Meeting...

Saturday, December 11th, 2021 @ Noon

MOAA HA Chapter Meeting

Kelley's Country Cookin'
 11555 West Airport Blvd.
 Stafford, TX 77477



Impact a Hero
Annual Gala – Veteran's Day
November 11, 2021



Impact a Hero Fundraiser
"Over the Edge" Rapelling
in West Houston
Rob Ricthie



Let our hearts be full of
both, thanks and giving.

Happy Thanksgiving!



Senate NDAA Amendment Seeks to Ease Financial Challenges for New Survivors

By: Mark Belinsky
NOVEMBER 16, 2021

Financial concerns can be a terrible burden on top of an already stressful situation for a newly widowed spouse. When they discover the Defense Finance and Accounting Service (DFAS) may take part or all of a servicemember's last retirement check back, it can be overwhelming.

The Military Retiree Survivor Comfort Act (H.R. 2214 and S.1669) will allow survivors to gradually repay the amount over the next 12 months and have an opportunity to request for debt forgiveness through DoD.

Sens. Rob Portman (R-Ohio) and Elizabeth Warren (D-Mass.) recently submitted the Military Survivor Comfort Act as a Senate Amendment (SA 3882) for consideration in the FY 2022 National Defense Authorization Act (NDAA).

"Too many surviving spouses are financially caught off guard when their servicemember passes," said Lt. Gen. Dana T. Atkins, USAF (Ret), president and CEO of MOAA. "DFAS recoupment of the last paycheck can empty a banking account for a grieving survivor. MOAA strongly supports Senators Portman and Warren's introduction of the Military Survivor Comfort Act that will ease the financial burden with a gradual repayment and option to appeal for debt forgiveness."

In support of our survivor community, The Military Coalition (TMC), a group of organizations including MOAA that represent nearly 5.5 million members of the uniformed services community, sent a letter to Portman and Warren earlier this year in support of the legislation.

Senate NDAA amendments will be considered very soon. Because time is short, call (866) 272-MOAA (6622), MOAA's toll-free line to the U.S. Capitol switchboard, to be connected with your senators' offices and ask them to support SA 3882, the Military Retiree Survivor Comfort Act.

You can follow further updates on MOAA's advocacy mission at [MOAA.org/advocacy-news](https://www.moaa.org/advocacy-news).

Don't forget to update DEERS...

FALLS CHURCH, Va. — This month, we start TRICARE Open Season. That means it's time to start thinking about your family's health care needs for next year. Are you planning to make changes to your TRICARE plan? Will you be enrolling in a new plan for the first time or staying in the plan you already have? Regardless of your situation, make sure you show up as eligible for TRICARE in the Defense Enrollment Eligibility Reporting System (DEERS).

"Showing that you're eligible for TRICARE in DEERS and keeping your information updated are essential steps for obtaining and maintaining TRICARE coverage," said Jeremy Schneider, a program analyst with TRICARE Policy and Programs at the Defense Health Agency. "Please see your local ID card office if you believe eligibility information in DEERS is incorrect."

What is DEERS?

DEERS is a database of active duty and retired service members, their family members, and others who are eligible for benefits. The database lists your military status, family status, contact information, TRICARE plan, and more. Sponsors are automatically registered in DEERS. Your uniformed service determines your eligibility and records it in DEERS, as described in the TRICARE Plans Overview. But as a sponsor, you must add your eligible family members to DEERS. If you're a family member who's age 18 or older, you may update your own contact information.

When should I update DEERS?

It's always good to review your personal information in DEERS before the start of TRICARE Open Season, so you don't miss important communications and enrollment deadlines. But, keep in mind, you should be updating your DEERS record anytime you have a Qualifying Life Event. "Anytime you or a family member experiences a life event, like retiring or separating from active duty, marriage, having a baby, moving, or another situation, you'll need to update your information in DEERS," added Schneider.

What kind of information might you need to update in DEERS? It can be things like your phone number, email address, home address, or marital status. Or you may need to register a family member if you're a sponsor. Keeping information up-to-date in DEERS will help you and your family access your TRICARE benefit and get the care you need.

How do I update DEERS?

Updating your DEERS information is quick and easy. You have a few options to choose from:

- Online: Log in to milconnect at <https://milconnect.dmdc.osd.mil/milconnect/>
- Phone: Call (800)538-9552 (TTY/TDD: (866)363-2883) or fax updates to (800)336-4416
- In person: Visit a local RAPIDS ID Card Office (Note: Call or check the website for operating hours and COVID-19 procedures) - <https://idco.dmdc.osd.mil/idco/>
- Mail updates to:
Defense Manpower Data Center
Support Office Attention: COA
400 Gigling Road
Seaside, CA 93955-6771

Once you've registered in DEERS and updated your records, you're ready to start exploring TRICARE health plans. This year's open season runs from Monday, Nov. 8, until Monday, Dec. 13. Open season doesn't apply to all health plans.

Visit TRICARE Open Season to learn more about your options. For more on updating DEERS, visit the DEERS page.



Are you ready for benefits open season?

WASHINGTON — If you are an eligible sponsor or qualifying family member and you need medical, dental, vision, and/or long-term care insurance coverage through TRICARE (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Prime>), FEDVIP ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Employees-Dental-and-Vision-Insurance-Program-\(FEDVIP\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Employees-Dental-and-Vision-Insurance-Program-(FEDVIP))), and/or FLTCIP ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Long-Term-Care-Insurance-Program-\(FLTCIP\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Long-Term-Care-Insurance-Program-(FLTCIP))) for yourself and your family, mark the dates from 8 Nov. – 13 Dec. 2021 on your calendar for benefits open season—the timeframe during which you must enroll or change your healthcare coverage for the upcoming year.

If you don't take action to select and enroll in coverage during these dates, you will not be covered through these Federal programs as of 1 Jan. 2022, unless you incur a qualifying life event (QLE).

Let's delve into the details of what you need to know for open season 2022 and how you can get more information:

What are FEDVIP and BENEFEDS? FEDVIP is an acronym for the Federal Employees Dental and Vision Insurance Plan. BENEFEDS is simply the portal used by eligible participants to enroll in the FEDVIP and is government-authorized and sponsored by the U.S. Office of Personnel Management.

When did the requirement for Retired Soldiers to participate in open season begin? Participating in benefits open season for FEDVIP through BENEFEDS is relatively new to those in the retired military. The initiative was directed in the National Defense Authorization Act for fiscal year 2017 with the first open season held in Nov. – Dec. 2018 for coverage that began 1 Jan. 2019.

What is a qualifying life event? A QLE is a change in your life such as marriage, divorce, birth of a child, or job loss that qualifies you to enroll in, change or cancel benefits coverage.

What benefits should I enroll in during this open season? Eligible sponsors and qualifying family members or other eligible beneficiaries should make decisions about and enroll in TRICARE (<https://tricare.mil/Plans/Enroll>), FEDVIP (<https://www.benefeds.com/education-support/>

enrollment), and FLTCIP (<https://www.ltcfeds.com/program-details>) during the open season 8 Nov. – 13 Dec. 2021. Beyond the open season dates, enrollment is limited to a QLE.

Do I have to enroll in TRICARE to enroll in FEDVIP?

Participation in a TRICARE healthcare plan is required to enroll in and receive vision coverage but NOT dental or FLTCIP coverage (<https://www.benefeds.com/education-support/eligibility-military>).

Are the qualifying life events the same for TRICARE and FEDVIP?

The QLEs for TRICARE and FEDVIP are NOT the same. Please check the specific QLE information for TRICARE (<https://tricare.mil/LifeEvents>) and FEDVIP (<https://www.benefeds.com/education-support/qles>) to make sure you understand what qualifies as a QLE in each program and allows changes to your coverage outside of open season.

How do I enroll or change my benefits during open season?

To enroll in or change your plan in TRICARE, log on to the milConnect website (<https://milconnect.dmdc.osd.mil/milconnect/>) and under the "I want to" section, click on "Manage health benefits". This will take you to "BeneficiaryWeb Enrollment". To enroll in or change your FEDVIP plan go to the BENEFEDS website (<https://www.benefeds.com/programs>), click on "Programs" and under "Dental and Vision", click on "Enroll". To enroll in FLTCIP, go to the FLTCIP website (<https://www.ltcfeds.com/program-details/design-plan>), click on "Design a Plan"—find information "About the Program" and "Eligibility" from the homepage.

If you are happy with your current plans and do not want to make changes, then your coverage will automatically continue each year. Keep in mind that open season is the time to make changes to your TRICARE or FEDVIP plan if you are not happy with the chosen plan. Dissatisfaction with a plan is not a QLE.

Visit the MyArmyBenefits website (<https://myarmybenefits.us.army.mil/>) for official military benefits information.

Follow our Facebook page (<https://www.facebook.com/myarmybenefits>) for benefit updates and information.



<https://myarmybenefits.us.army.mil/>

A MEMORY OF GENERAL COLIN POWELL

By Daniel M. Gutierrez
OCTOBER 21, 2021



The recent death of former Chairman of the Joint Chiefs of Staff, General Collin Powell piqued my memory of the time I attended the graduation ceremony at Harvard University in the spring of 1993.

A close friend of mine had a son completing his undergraduate studies and whom I considered a member of my family, so I received an invitation to attend the graduation ceremonies. Coincidentally, General Powell had been named to give the key note address.

It was an outdoor ceremony with much fanfare featuring all of the university clubs, fraternities and sororities (and not a little alcohol). One of the highlights of the outdoor festival was the parade of the chancellor and his court of deans, senior administrators, department heads and guests. General Powell, wearing the old Army green class A uniform with service cap, marched with the chancellor of Harvard University. As they wound around through the crowd, I made my way forward. I was close to the line of procession when just for an instant, I caught the general's eye. I was wearing a Vietnam Veterans' ball cap (which I think helped) and as our eyes locked just for an instant, I snapped a hand salute. He gave a small smile and returned the salute. All that followed after that was secondary. I felt I had been acknowledged as a fellow Vietnam veteran and soldier by the Chairman of the Joint Chiefs of Staff. ★

Retirement COLA increases

WASHINGTON — On 1 Jan. 2022, Retired Soldiers will receive a 5.9% cost of living adjustment (COLA) in retired pay! The COLA increase in 2021 was only 1.3% and 1.6% in 2020. The 2022 COLA increase is the largest in years.



The retired pay computed under each retired pay plan is adjusted each year, effective Dec. 1st, by the change in consumer prices. The COLA is determined by the percentage increase, if any, between the average 3rd quarter Consumer Price Index (CPI) of the current year over the average 3rd quarter CPI of the prior year. In the event of a decrease in the CPI, the COLA will not be negative, but will be zero. Additionally, the COLA for the next year will reach back to the 3rd quarter CPI to the last year in which there was a positive COLA increase.

If the percent determined above is greater than one percent, the COLA for REDUX retirements will be reduced by 1 percent. If the percent determined above is one percent or less, the COLA for the REDUX retirement plan will be the same as for all other retirement plans.

The first COLA adjustment after retirement is calculated under a formula different than that above, if the member retires between January 1st and Sept. 31st. This is to preclude the advantage of receiving a retirement based on both a new pay raise and full COLA in the first year of retirement. The amount of this first "partial COLA" is calculated differently for the Final Pay and High-36 retirement plans. The partial COLA for REDUX plan retirees is based on the High-36, with a further prorated deduction. The first partial COLA under the disability retirement plan is the same as for the Final Pay retirement plan.

Note that the COLA for retired pay is calculated differently than the increase to active duty pay. Thus, retirement pay COLAs and annual active duty pay raises will differ.

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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!

Chaplain's Corner...



**Enter His gates with thanksgiving
and his courts with praise.
Give thanks to him and praise his name.
For the Lord is good and his love endures forever;
his faithfulness continues through all generations.
Psalm 100:4-5 (NIV)**

Last week we celebrated Veteran's Day. Armistice Day (signed November 11, 1918) commemorated the laying down of arms at the end of World War I in Europe. This agreement was in anticipation of the peace treaty which was signed months later. WWI was dubbed as the war to end all wars. Now, a full century later we have just completed the withdrawal of US Forces from Afghanistan. The withdrawal was far less successful than we would have planned or wished for. But we now know that WWI was not the end of world conflict. We still live in a fragile world.

This year we celebrate Thanksgiving once again under the threat of Covid. Many of our citizens have lost loved ones, many are still hospitalized with the virus. Yet Thanksgiving is still a part of our calendar and gratitude can still be part of our lives. Our role as military leaders is to understand and support those around us. Those we lead and live with. We may also have to acknowledge our own difficulties and ask for help and guidance from those we love. Our faith allows us the opportunity to turn to God for the help and support beyond our physical reach. God offers that help.

Four centuries ago the Pilgrims celebrated their first Thanksgiving. They were in the midst of battling the elements in Massachusetts. They were barely in the survival mode. They'd fought the weather, foraging for food and shelter, plagues and wilderness as well as unfriendly strangers. That Thanksgiving however they'd found some Native Americans who helped them on their road to survival. We only have historical vignettes of the first Thanksgiving Feast but it was that feast which aided the Pilgrims to survive that year a century before the foundation of our nation.

Since that first Thanksgiving the holiday has taken on both religious and secular meaning. Harvest festivals have been a part of Jewish Scripture as well as of many other religions. Many other nations have adopted Thanksgiving holidays and celebrations most occur during harvest time. Our nation has given us freedom of religion which allows us the option to choose to give thanks with our families, our friends or our churches. In our nation we can give thanks as either religious or secular persons without fear or reprisal.

Psalm 100 is one of our Psalms of Thanksgiving. It relates God's love mercy and provision and helps us understand our relationship to God. It gives us understanding that He created us, cares for us and desires our relationship with Him. I've seldom been in the presence of a great person, whether it be a celebrity, a prominent official or someone I've really admired. But when I think that the Creator of the universe invites me into his presence I am awed by the invitation. When our government gives us a holiday to celebrate gratitude I am able to thank God for both the holiday, his presence and His bringing our nation and our freedoms to each of us.

~ David Essells, USAR, MAJ, RET

TRICARE Pharmacy copayments to increase in 2022

FALLS CHURCH, Va. — Do you get your prescription drugs through TRICARE Pharmacy Home Delivery or at a TRICARE retail network pharmacy? If so, you'll pay anywhere from \$1 to \$8 more in copayments starting Jan. 1.

"Congress and the Department of Defense worked together on these cost changes as part of the National Defense Authorization Act for Fiscal Year 2018," said U.S. Public Health Service Cmdr. Teisha Robertson, a pharmacist with the Defense Health Agency's Pharmacy Operations Division. "The changes are part of a larger effort to help fund improvements in military readiness and modernize the TRICARE health care benefit."

These cost changes won't affect all beneficiaries. If you're an active duty service member (ADSM), you'll still pay nothing for your covered drugs at military pharmacies, retail network pharmacies, and through home delivery. Copayments for survivors of ADSMs will remain the same. Medically-retired service members and their family members also won't see a change in their copayments next year.

As described in the TRICARE Pharmacy Program Overview, TRICARE groups prescription drugs based on the medical and cost effectiveness of a drug compared to other drugs of the same type. The cheapest, most widely available category is generic formulary drugs. This is followed by brand-name formulary drugs and non-formulary drugs. You'll see cost increases in all three of these categories. The new cost will depend on the type of pharmacy.

Here are the new copayment changes.

TRICARE Pharmacy Home Delivery (Up to a 90-day supply)

- Generic formulary drugs will increase from \$10 to \$12
- Brand-name formulary drugs will increase from \$29 to \$34
- Non-formulary drugs will increase from \$60 to \$68

TRICARE retail network pharmacies (Up to a 30-day supply)

- Generic formulary drugs will increase from \$13 to \$14
- Brand-name formulary drugs will increase from \$33 to \$38
- Non-formulary drugs will increase from \$60 to \$68

It's important to note that you may only fill some brand-name maintenance drugs twice at retail network pharmacies. These are drugs that you take for long-term conditions. After the second refill, you must use home delivery or a military pharmacy. This doesn't apply when you fill short-term use drugs at retail network pharmacies.

Non-network pharmacies (Up to a 30-day supply)

Non-network pharmacy costs remain the same if you use a TRICARE Prime plan. With a TRICARE Prime plan, you'll pay a 50% cost-share after you meet your point-of-service deductible for covered drugs. For all other health plans, non-network pharmacy costs are as follows:

- Generic formulary drugs and brand-name formulary drugs will cost \$38 (up from \$33) or 20% of the total cost, whichever is more, after you meet your annual deductible
- Non-formulary drugs will cost \$68 (up from \$60) or 20% of the total cost, whichever is more, after you meet your annual deductible

Keep in mind, if you can use a military pharmacy, this remains your lowest cost option. There's still no cost for covered generic and brand-name drugs at military pharmacies.

Have more questions about your TRICARE pharmacy benefit? Go to <https://www.tricare.mil/CoveredServices/Pharmacy> to learn more.





The next phase of the SBP offset by DIC phase-out is on its way

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager

If you are a surviving spouse eligible for both the Survivor Benefit Plan (SBP) Annuity and the Dependency and Indemnity Compensation (DIC) from the U.S. Department of Veterans Affairs (VA) this applies to you and you will want to pay close attention to what follows.

The National Defense Authorization Act for fiscal year 2020 phases out the SBP offset by DIC over a course of three years. Starting Jan. 1, 2023 the offset will be eliminated. The first reduction of the offset started Jan. 1, 2021 and some surviving spouses saw an increased monthly SBP annuity payment starting Feb. 1, 2021. The next phase starts Jan. 1, 2022, where the offset decreases to 1/3 the DIC amount.

What does this mean for you?

If you are a surviving spouse eligible for both SBP and DIC, you will always get paid the full DIC amount from the VA. As long as there is an offset of your SBP by DIC, you will continue to receive the Special Survivor Indemnity Allowance (SSIA). In terms of your SBP annuity, it breaks down as follows:

- a. If you started receiving an increase in your SBP annuity or you started receiving an SBP annuity for the first time this year, your SBP monthly annuity payments will increase again Feb. 2022. You will also continue to receive your SSIA payments in 2022.
- b. If your SBP annuity amount is greater than 1/3 of your DIC amount, you will start receiving a monthly SBP annuity payment for the first time in Feb. 2022. You will also continue to receive your SSIA payments in 2022.
- c. If your SBP annuity amount is less than 1/3 of your DIC amount, you will not see an SBP annuity payment until 2023 but you will continue to receive your SSIA in 2022.

Remember, that your situation is different from others and the amounts will be different for everyone. Some surviving spouses are now seeing a change while others will not until Feb. 2022 or 2023. For more information check out the following resources:

- Elimination of the SBP-DIC Offset Video - <https://vimeo.com/454768396>
- DFAS: <https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News/>
- Military One Source: <https://www.militaryonesource.mil/media/news-and-releases/phase-out-of-the-sbp-dic-offset-frequently-asked-questions>
- Defense.gov: <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>
- DoD Office of Financial Readiness: <https://finred.usalearning.gov/>

How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 15 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of death certificate
- Retirement date
- Retired rank

Chapter Luncheon Photos

October 30, 2021



MEMBERSHIP APPLICATION / RENEWAL FORM

Military Officers Association of America – Houston Area

Membership is available to Officers who have held a Federal Warrant or Commission in any of the seven uniformed services of the United States or to the surviving spouse of such a person. Please use this form for application for membership, renewal or changes to the current directory of members. Additionally, The Chapter always welcomes donations to assist the Chapter's operating expenses and supporting our ROTC and JROTC programs.

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: _____