



Houston Area
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October 2021 Issue – Newsletter to Members

President's Message...

Greetings Friends,

Fall is here and for some of us that is a good thing. Last month, we were treated to a very informative presentation from two Bellaire High School cadets and their Senior Instructor CW4 Jennifer Collins. They provided an update on the youth leadership conference at Texas A&M. The conference was sponsored by the Military Order of World Wars. These JROTC Cadets are a great example of why the Chapter supports these programs.



October has been a busy month. We participated in the Retirees Appreciation Day at the Ellington Field Joint Reserve Base which also coincided with the Annual Wings over Houston. Some of us had front row seats in the parking lot for the Canadian Snow Birds demonstration team. Judith Thomas, our Surviving Spouse member, and I then traveled to Washington DC for the MOAA annual National meeting where our Chapter received the 5-star Levels of Excellence award for 2020. Many thanks to all who made this happen. Judith and I will be giving a more detailed review of the National meeting at our next Chapter lunch meeting.



Continued on next page...

In this issue >>>

- *President's Message, Robin P. Ritchie, COL, Infantry, USAR (Ret)*
- *Upcoming October 2021 Chapter Events*
- *2022 FEDVIP Price Schedule Released*
- *MOAA Members Urging Congress to Honor Vietnam Dustoff Crews*
- *Military Retirees, Disabled Veterans to See Largest Pay Raise in Decades for 2022*
- *Changes to VA's Community Care Program Raise Concerns About Access*
- *Chaplain's Corner*
- *Here Are Your New TRICARE Pharmacy Drug Prices*
- *September Chapter Luncheon Photos*
- *Perks Marketplace*
- *Surviving Spouses Corner- Make Your Voice Heard to Help End Hunger in the Ranks*
- *Chapter Participates in Annual Retiree Day*
- *Membership Application / Renewal Form*

October...

Upcoming Chapter Events:

Thursday, October 28th, 2021 @ noon

MOAA HA BOD Meeting

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

Saturday, October 30th, 2021 @ noon

MOAA HA Chapter Meeting

Rudi Lechner's German Restaurant
2503 S Gessner Rd
Houston, TX 77063
RSVP to Rob Ritchie

There are several very interesting articles in this month's newsletter and the one that will probably be of most interest to our members is the one detailing the largest COLA increase in decades.

Finally, flu season is here, so don't neglect your flu shot.

Respectfully,

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

★★★★★★



2022 FEDVIP Price Schedule Released



By: Paul Frost
OCTOBER 05, 2021

The Office of Personnel Management (OPM) announced and posted the 2022 Federal Employee Dental and Vision Insurance Program (FEDVIP) plans and premiums Sept. 29. OPM manages the health, dental and vision insurance programs for federal civilian employees. Military retirees, and their beneficiaries, enrolled in TRICARE have been eligible to utilize FEDVIP programs since 2019.

The overall average dental premium will increase by 0.81% and vision will increase by 0.95%. FEDVIP features 23 dental plan options and 10 vision plan options. Plan premium rates are locality based. You can find your region and plan premiums by downloading the Microsoft Excel files at this OPM link.

OPM has promised that the Benefits Comparison Tool will have 2022 pricing by the start of the FEDVIP open season on Nov. 8, 2021. The 2022 TRICARE and FEDVIP open season will conclude at midnight on Dec 13, 2021.

MOAA strongly recommends comparing next year's pricing to this year's premium to ensure you are satisfied with your dental and/or vision plan. If you take no action during the open season, you will be automatically "rolled over" to the same plan with new pricing on Jan. 1, 2022.

MOAA financial and benefits educators will conduct an open season webinar next month, in time to help inform your choice. Register for the Nov. 2 event at this link.

★★★★★

MOAA Members Urging Congress to Honor Vietnam Dustoff Crews

SEPTEMBER 14, 2021

By Contributing Editor Blair Drake

Then-WO1 Steve Vermillion, USA, stands next to the helicopter "Hover Lover" in Vietnam in 1969. (Photo courtesy of Steve Vermillion)



During the Vietnam War, aeromedical evacuation units — commonly called by their radio call sign, "Dustoff" — and medevac units evacuated over 900,000 casualties. Nearly 3,000 of those can be attributed to two MOAA members.

Lt. Col. Chris Siedor, USA (Ret), and Lt. Col. Steve Vermillion, USA (Ret), both served one year in Vietnam as Dustoff pilots. Both knew it was their calling.

"I entered the Army to be a Dustoff pilot," said Vermillion. "That was my objective. I had read an article and thought it was cool mission profile to fly."

For Siedor, seeing a short video about Vietnam while attending Norwich University in Vermont piqued his interest.

"The [video] showed a helicopter going across the sky, two wounded on the ground ... and the camera flashes to the aircraft and it has a red cross on the nose. I was sold," he said.

Vermillion, then a warrant officer 1, arrived in Vietnam on Jan. 5, 1969, and was assigned to 45th Medical Company Air Ambulance (Dustoff). He recalls his first mission: "It was a hoist off of a tank. We were under fire, and the aircraft commander was training me. It was controlled chaos."

On a night mission, while he was copilot and about to become an aircraft commander, Vermillion's helicopter hit the ground on its final approach. "It was pitch black outside, our lights were off, and we had no gunship cover," he said. Making the approach, Vermillion, trying to get a quick visual on the ground, flipped the landing light on and then

off. "When the light came on, the world erupted in tracers coming to where the light was. A go around was made, and the aircraft commander took control of the aircraft and came around for a second attempt at a fully blacked-out approach. The pilot could not see the ground, and moments later, we impacted the ground at 30 knots. The aircraft bounced and, after what felt like several minutes, hit again and came to a stop. The aircraft was operational, so we gathered the wounded and departed," he said.

Though Vermillion admits some of his missions still keep him awake at night, he describes his time in Vietnam as an "awesome experience."

[MILITARY TIMES HALL OF VALOR: Steven D. Vermillion]

"Having flown that mission profile the way we did was the one of my greater accomplishments," he said. "Those people we picked up, for each person we rescued ... each one who survived went on to hopefully have a meaningful life and probably have

Continued on page 9...

Military Retirees, Disabled Veterans to See Largest Pay Raise in Decades for 2022

OCTOBER 13, 2021

Editor's note: This article by Jim Absher originally appeared on Military.com, a leading source of news for the military and veteran community. This article was updated Oct. 14 to correct VA disability pay rate increase information.

Military retirees and veterans receiving disability payments from the Department of Veterans Affairs (VA) will see their paychecks go up by 5.9% for 2022, triggered by inflation and an annual adjustment to the federal Cost of Living Allowance (COLA).



That annual adjustment has averaged around 1.5% for the last 10 years.

The adjustment rate was announced Wednesday by the Social Security Administration. The VA is required by law to alter disability payment rates by that amount. While military retirement is not legally required to follow suit, the change is traditionally the same.

Retirement Pay Increase

For 2022, retired military members will see a \$59 increase for each \$1,000 of military retirement pension they receive each month.

Retirees who entered military service on or after Aug. 1, 1986, and opted for the Career Status Bonus (CSB/Redux retirement plan) have any COLA increases reduced by 1%, so they will see a smaller increase in 2022. They should see a monthly increase of only \$49 per \$1,000.

Survivors receiving Survivor Benefit Plan payments will see the same increase of \$59 per \$1,000 in their monthly payments.

VA Disability Increase

Disabled veterans will also get a bump. The average VA disability check will go up about \$8.50 per month for those with a 10% rating, and \$185.65 for those rated at 100%.

[RELATED AT MILITARY.COM: See the Current VA Disability Compensation Rates]

Other Federal Retirees and Beneficiaries

Military retirees and VA beneficiaries aren't the only ones who benefit from the COLA increase. Civil Service retirees and Social Security recipients also will see the 5.9% jump in their monthly checks.

For Social Security recipients, the monthly increase will mean an extra \$91 per month for the average beneficiary.

How the COLA Is Determined

Each year, military retirement pay, Survivor Benefit Plan Annuities, VA Compensation and Pensions, and Social Security benefits are adjusted for the rate of inflation.

Continued on next page...

Changes to VA's Community Care Program Raise Concerns About Access

OCTOBER 13, 2021



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 Affairs leaders](#) are phasing out the department's office in charge of community care programs, a move that some advocates are decrying as unfairly limiting veterans' medical options but officials insist is only about efficiency and not sweeping policy changes.

Last week, VA officials said they would begin a multi-month process of "designing a new integrated access and care coordination model to better deliver seamless care."

Connected to that, lawmakers on Capitol Hill received letters from [VA Secretary Denis McDonough](#) announcing that the Office of Community Care would be decommissioned in coming months, with its responsibilities shifted to a yet-to-be-established Office for Integrated Veterans Care.

"Implementation of these changes allows the Veterans Health Administration to continue its modernization journey and transformation to operate as a high reliability, veteran-centric organization," the letter stated.

The issue of community care — where veterans can see private-sector doctors paid for by department funds — has been a contentious one within VA for years.

Former President Donald Trump made expanding outside medical access a key point of his 2016 campaign and presidency, pushing for more "choice" for veterans in where they received their health care.

But Democratic lawmakers — including President Joe Biden — have cautioned that too much use of private-sector doctors for core VA medical responsibilities could drain finances from the VA health care system and lead to "privatization" of the department.

Continued on page 8...

Pay Raise for 2022... *Continued from previous page...*

The Department of Labor determines the annual COLA by measuring the Consumer Price Index (CPI), which is a measurement of a broad sampling of the cost of consumer goods and expenses. The CPI is compared to the previous year; if there is an increase, there is a COLA. If there is no increase, there is no COLA.

The COLA affects about one in every five Americans, including Social Security recipients, disabled veterans, federal retirees and retired military members.

Retirees saw a 1.3% increase in 2021. The COLA increase was 1.6% in 2020. ★

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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...



PSALM 119:41

**“I will walk about in freedom
For I have sought out your precepts.”**

Freedom is the foundation of our country. God has chosen to give mankind freedom in order that His love can be given to us and chosen by us. He wants our love for Him to be our choice not his. His choice is to love us unconditionally. When we seek God's precepts, His truth and his laws, we are guided by the words He has spoken. Those truths may become a part of our lives, our conscience and our heart. His truth becomes our guidance. Freedom is not unconditional however. It comes with limitations. We are not free to do anything we want to do. That would bring chaos and anarchy. That is why we have government, laws and responsibility for our actions. God also limits our choices even though His love for us is unlimited.

James chapter 2:12 says, “Speak and act as those who are going to be judged by the law that gives freedom.” As we live knowing His law and His guidance and as we act according to that guidance, we experience the peace and freedom only God can provide. But we have to know what he desires and requires.

Educators understand the power of positive reward for positive actions. They use behavioral modification and other forms of guidance to motivate their students to make good choices and reward good behavior. They also use negative rewards to curtail or punish poor choices and bad behavior. God also disciplines us and rewards us for following His guidance. He warns us of the consequences of our unacceptable behavior which we know as sin, missing His mark.

As good leaders we don't flaunt our good behaviors and choices. We are taught humility and that God honors our humility when we do good. Scripture tells us that when we do our good deeds, He'll keep track and Jesus tells us we will be rewarded in heaven, not necessarily by our peers. Some of our peers have told us that we should do all our labors as if God is watching us. He is.

I work to support prisoners in a nearby correctional facility in their Christian lives. These prisoners are in that facility because they violated our civil and criminal laws. Their lives are restricted because of the criminal statutes and punishment warranted by their violations. They are not walking around in freedom. Yet, the men that I support have a different form of freedom exhibited by the work of God in their lives. Nearly all of the men I work with understand why they are incarcerated. They have the choice to accept or deny their punishment. Some have even accepted their incarceration even though they still claim their innocence (Only they and God know the real fact of their guilt or innocence).

The way these men are living their lives is a display of God's freedom, even though they are behind prison bars and walls. God's Spirit gives them this freedom and it is apparent in the way they live and speak. As members of the MOAA, it is my prayer that each of us seeks to find the power of God to enable us to live in the framework, freedom and power which God has provided for us. ★

~ David Essells, USAR, MAJ, RET

Changes to VA's Community Care Program... Continued from page 5...

In a statement to Military Times, Donald Koenig, special advisor to VA's acting Under Secretary for Health for Integrated Veteran Care, said the goal of the new changes is not to hamper or dismantle the community care program.

"Nothing we are doing will change any appointments scheduled now or in the future," he said. "We're working to simplify, coordinate better, and make scheduling faster for veterans, whether for a VA provider or a community care provider. Our goal is to deliver the right care at the right time, that best meets our veteran's health needs."

[RELATED: [VA Pilot Program Will Provide Service Dogs to Veterans With PTSD](#)]

Officials at Concerned Veterans of America — longtime advocates of increased community care programs and critics of the VA health care system — see it differently.

They noted that VA also recently took down a web page devoted to explaining veterans' options under the community care program, effectively limiting public information about how to enroll or schedule outside appointments.

"The administration does not like community care," said Darin Selnick, senior advisor to the group and former Veterans Affairs advisor for the Trump White House. "If they are renaming and neutering offices and moving around access to the revenue, it feels like it is part of a campaign to get rid of it completely."

Koenig said the Office of Community Care won't be fully shut down until next spring, with a target now of March 2022.

About 3,600 employees will be transferred to the new integrated care office, while another 4,300 will be reassigned to the Veterans Health Administration's finance office. No jobs will be terminated or physically relocated.

But Selnick said CVA has heard from numerous veterans and congressional offices about increased problems accessing the program and getting outside medical appointments. He said the decision to separate the financial and operational functions of the program could cause even more delays and confusion. ★



Congratulations Houston Area Chapter

Levels of Excellence Award 2020



Honor Vietnam Dustoff Crews... *Continued from page 5...*

two to three generations now under them.”

Vermillion left Vietnam in early 1970 as a chief warrant officer 2 and had flown 1,145 combat hours and picked up 2,217 casualties.

About a year and a half later, on Aug. 21, 1971, Siedor landed in Vietnam.

“The smell of rotting jungle hit me, and it was humid and hot,” he recalls. The next day, he received his assignment to the 57th Medical Detachment, the original Dustoff unit. He was told: “No hesitation. No reservation. No compromise. You get the wounded out.”

Not long after, U.S. ground combat forces left Vietnam. And a few months into his tour, “our helicopters were painted white to help protect us,” Siedor said.

The danger grew a few months later. On March 30, 1972, the Easter Offensive began, bringing approximately 300,000 North Vietnamese Army soldiers into South Vietnam with their deadly anti-aircraft weapons. Siedor was serving in An Loc at that time.

In August 1972, Siedor’s year in Vietnam came to an end. He had evacuated 719 casualties and flown 530 combat hours.



Lt. Col. Chris Siedor, USA (Ret) flew 530 combat hours as a Dustoff pilot in Vietnam. Here, he sits in the cockpit in Long Binh, Vietnam, in April 1971. (Photo courtesy of Chris Siedor)

[MILITARY TIMES HALL OF VALOR: Christopher M. Siedor]

Successful Army Careers

Vermillion and Siedor continued on with their Army careers. Vermillion took a direct commission to first lieutenant in the Armor Branch and then went on to a dual track of armor and aviation. In 1983, when the Army Aviation Branch was formed, he had the choice of going into aviation or staying in armor. He chose aviation and served with the 9th Infantry Division (Motorized), initially as the assistant division aviation officer, then as the deputy G3. He later was assigned to the 3rd Brigade, 9th Infantry Division (Motorized) as the S3 (operations officer) and then as the brigade’s executive officer.

“It was an awesome experience, Vermillion said. “Here again, I’m an aviator and this was all infantry assignments.”

After that, he went to the University of Washington as a professor of military science. He retired in 1993.

Siedor’s career included commanding a 283rd Medevac Unit in Alaska and teaching leadership at the U.S. Military Academy at West Point, N.Y., as well as serving in Germany with the 7th Medical Command, as post inspector general at Fort Detrick, Md., and as operations officer and then troop commander at Tripler Army Medical Center in Hawaii. He retired from the Army in 1993 and then worked for 15 years in education, as a teacher and a principal in Maryland.

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Honor Vietnam Dustoff Crews... *Continued from previous page...*

Some Dustoff helicopters were painted white in the early 1970s after years of operating over Vietnam with a standard green paint job. (Photo courtesy of Chris Siedor)



Recognition for Dustoff Crews

Though Vermillion's and Siedor's paths never crossed during their Army careers, a common cause brought them together several years ago: a Congressional Gold Medal for Dustoff crews.

This effort has been underway since 2015, spearheaded by Medal of Honor recipient Maj. Gen. Pat Brady, USA (Ret), a fellow Vietnam Dustoff pilot. That year, Sen. John Cornyn (R-Texas) introduced a bill, The Dustoff Crews of Vietnam War Congressional Gold Medal Act. Unfortunately, the bill never moved out of committee.

In subsequent years, the bill has been reintroduced but with no progress. This year, Rep. Derek Kilmer (D-Wash.) introduced in the House the Dustoff Crews of the Vietnam War Congressional Gold Medal Act (H.R. 2281). However, it needs more support.

"It defies belief that this bill continues to sit in Congress," Siedor said, pointing to the great lengths Dustoff crews went to save the lives of those injured.

He shared the story of one of his medics, who, as Siedor was flying, warned him he needed to fire his weapon. "He fired the whole clip," Siedor said. "He then said to me, 'Thank you, sir. I needed to get the barrel hot to cauterize the wound and stop the bleeding.'"

He and Vermillion, who is president of the Vietnam Dustoff Association, continue their work to rally support from veterans' organizations and contact legislators urging them to support this bill.

Both agree they want to see the crews and medics receive this award.

"I have said time and time again, this isn't about me," Vermillion said. "I look at my crew chiefs and medics and then I look at the family members of those who were lost ... they deserve this honor."

Siedor agrees. "The crew chiefs and medics did the work ... they determined the condition of the patients, the hospital, how fast we could get there. This is about them."

Siedor and Vermillion said MOAA members can help by contacting their legislators and asking them to support H.R. 2281.

Blair Drake is a contributing editor for MOAA and lives in Souderton, Pa. She previously served on the editorial team of Military Officer magazine for nine years.★

Here Are Your New TRICARE Pharmacy Drug Prices

By: Karen Ruedisueli

OCTOBER 06, 2021

TRICARE pharmacy copay increases, passed into law in 2017 with military health system (MHS) reforms, will go into effect in 2022.

As of Jan. 1, TRICARE copays for prescription drugs will increase as follows:

TRICARE Pharmacy Home Delivery (Up to a 90-Day Supply)

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

TRICARE Retail Network Pharmacies (Up to a 30-Day Supply)

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

Prescriptions obtained at military treatment facility (MTF) pharmacies still have zero out-of-pocket cost.

MOAA opposes disproportionate TRICARE fee increases and will continue work to stop programmed pharmacy copay hikes that are many times larger than the annual cost-of-living adjustment ([COLA](#)) and diminish the value of military retirement.

The changes came as part of the FY 2018 National Defense Authorization Act and “are part of a larger effort to help fund improvements in military readiness and modernize the TRICARE health care benefit,” said Cmdr. Teisha Robertson, USPHS, a pharmacist with the Defense Health Agency’s Pharmacy Operations Division, in [a TRICARE.mil article](#) providing background on the fee increases.

MOAA appreciates the importance of military readiness but opposes funding readiness improvements on the backs of military retirees.

The TRICARE retail and mail order pharmacy programs were extended to Medicare-eligible retirees in 2001 with the legislation that created TRICARE For Life (TFL). Until then, the only prescription drug benefit available to military retirees ages 65 and up was zero-out-of-pocket-cost prescriptions at MTF pharmacies. Since the establishment of TFL, MOAA has worked to defeat numerous proposals for disproportionate TRICARE fee increases.

As Congress shaped MHS reforms, MOAA successfully blocked dozens of proposals that would have increased beneficiary cost sharing, including a TRICARE For Life enrollment fee, multiple plans for means testing that would have led to significant cost increases for MOAA members, catastrophic cap increases up to \$5,000, and a plan to index TRICARE copays to the National Health Expenditure Index, which typically grows at a much higher rate than COLA.

MOAA also objected to fee increases for survivors and medically retired servicemembers and their families. As a result, protections for these populations were included in the FY 2018 NDAA.

Survivors of active duty, medical retirees, and their families will not see pharmacy copay increases. There will also be no change for active duty servicemembers – covered medications will have no out-of-pocket cost whether obtained at the MTF, a retail pharmacy, or via mail order.

Please watch [The MOAA Newsletter](#) for updates on our advocacy efforts related to the TRICARE pharmacy benefit, including a call to action to share your perspectives. ★



An air force officer finds medication to fill a prescription July 15 at Luke Air Force Base, Ariz. (Photo by Senior Airman Caleb F. Butler/Air Force)

Chapter Luncheon Photos

September 28, 2021



**Rollins Collins Presenting
CW3 Collins with MOWW**



**CW3 Jennifer Collins
Guest Speaker**



**Cadet SFC Collins,
CW3 Collins, &
Cadet CSM Fuente**



**Cadet SFC
Madison Collins**



**Rob Ritchie
& CW3 Collins**



**Cadet CSM
Joshua Fuente**



**CW3 Jennifer Collins
Guest Speaker**



Rob Ritchie



Dan Gutierrez



**Carol, Guest of
Andy Parsons**



**Brother/Guest of
Cadet Fuente**



**Rollins & Pat
Collins**



Bill Johnson



Rollins Collins



George Walker



Judith Thomas



Coleen Posehn



Norris Posehn



**Norris & Coleen
Posehn**



Perks Marketplace

To log in to Perks Marketplace, [click here](#). First visit? Read the details below.

Paid MOAA members have access to a wide array of entertainment, lodging, and rental car deals through Member Deals:

- Up to 40 percent off top theme park tickets nationwide;
- Up to 40 percent off movie tickets nationwide;
- Up to 40 percent off top Las Vegas and Broadway shows;
- Up to 60 percent off of hotels;
- Up to 25 percent off on rental cars; and
- Great savings on Disney and Universal Studios tickets

Through Perks Marketplace, PREMIUM and LIFE members can also unlock additional discounts:

- 50 percent off express shipping, 30 percent off ground shipping, and other members-only savings with UPS;
- Up to 25 percent off GE Appliances top brands

To access the MOAA Perks Marketplace, you must first register and create an account. This log-in is separate from your MOAA Login, as information and discounts will be sent to your email inbox. If you do not receive an email after registering, please check your spam or junk folder. You will need to confirm your email address through the link provided in the email.

Once you have confirmed your email address, you will be able to access all benefits on the Perks Marketplace platform. Benefits are accessed from the "Benefits" tab on the left-hand side of the platform. (Please note: Some vendors may prompt you to create an account directly on their website before completing your purchase).

[Click here](#) to access the Perks Marketplace page and start saving!

Make Your Voice Heard to Help End Hunger in the Ranks

By: Jen Goodale
OCTOBER 12, 2021



Earlier this year, MOAA asked you to help our efforts to fight hunger in the ranks as part of our [successful Advocacy in Action campaign](#). Bipartisan, bicameral legislation (H.R. 2339/S. 1488) to reduce food insecurity among junior enlisted families has seen broad support, and the Basic Needs Allowance (BNA) appears in both the House and Senate versions of the FY 2022 National Defense Authorization Act (NDAA) ... but MOAA's work isn't finished.

The BNA included in the House version of the NDAA is ideal and mirrors the language in the Military Hunger Prevention Act (H.R. 2339). It provides an allowance for servicemembers with a spouse and/or child whose gross household income falls below 130% of the federal poverty guidelines. The calculation of gross household income excludes the Basic Allowance for Housing (BAH), which is intended to provide adequate, safe housing for military families, not serve as income.

While Sen. Tammy Duckworth (D-Ill.) introduced legislation (S. 1488) identical to the House in an effort to improve food security for military families, the current Senate NDAA language includes BAH in the calculation of gross household income. This would reduce the number of junior enlisted families who would otherwise qualify for this support.

One of the primary drivers behind the need for BNA is the inclusion of BAH in the calculation of [Supplemental Nutrition Assistance Program](#) benefits. A similar inclusion in BNA calculations would limit this much-needed benefit.

One in eight respondents to [a 2019 survey](#) by the Military Family Advisory Network (MFAN) reported experiencing food insecurity. Since that survey, the COVID-19 pandemic has further compounded the issue of food insecurity across the nation, and among military families.



Also, like many Americans, military families often rely on two incomes. However, as the military spouse unemployment rate continues to hover at or above 22%, families are having difficulty making ends meet.

By the Numbers

As a reminder, BNA would be calculated to meet 130% of the federal poverty guidelines, resulting in an allowance of up to \$400 per month. For example, let's use an E-4 with

Continued on next page...

Help End Hunger in the Ranks... *Continued from previous page...*

four years of service in a four-person household (three dependents):

- Base pay = \$2,634/month (\$31,615/year)
- 130% FPG for a household of four = \$34,060
- Monthly benefit amount = \$204 (\$2,445/year)

Furthering the example, if this E-4 is stationed in San Diego, the monthly BAH rate of \$2,691 would make the family ineligible for BNA. According to [Zillow](#), an online real estate marketplace for rentals or home buying, the average rent for a two-bedroom apartment in the area is \$2,444. Once you factor in utilities, BAH is solely covering the family's housing needs.

[Click here](#) to ask your lawmakers to support the Military Hunger Prevention Act and help ensure the basic needs allowance is included in this year's NDAA without BAH included in the calculation of gross household income. Your message will help ensure the House version prevails through the conference committee process where language from both bills will be used to create a final version. ★

CHAPTER PARTICIPATES IN ANNUAL RETIREES DAY

By Daniel M. Gutierrez

On Saturday, October 9, your Houston Area chapter participated in the 25th Annual Houston Area Military Retirees Appreciation Day (RAD) held at Joint Reserve Base Ellington Field. The event was sponsored by the Houston Area Retiree Council and the US Family Health Plan. Colonel Charles "Norris" Posehn, a member of our chapter, was the organizing and coordinating officer.



The RAD is held in tribute to and a service for military retirees and their families who reside in the greater Houston area. Thirty-three companies and service organizations were represented offering a broad array of services. Assistance was given to retirees including covid vaccinations, identification cards renewals, medical counseling, federal and state benefits information and insurance planning information.

Officially opening the program were the cadets from Bellaire High School who posted the colors for the Pledge of Allegiance. Formal presentations followed featuring several guest speakers covering a myriad of topics. Opening remarks were given by Colonel Andrew Camacho, commander of the 147th Attack Wing stationed at Ellington. Then followed talks featuring retiree and veterans' services and benefits.

In the display hall, various military service-based organizations set up display tables for the perusal of the attendees. MOAA, HA had its table and signed up one new member. That brings the total of new members this year to 15. ★

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: _____