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~ Five Star ★★★★★ Chapter ~

President's Message...

April 2023 Issue

Greetings Friends,

Great news! Once again, the Chapter has received the **Marvin Harris four-star award** for our newsletter. Many thanks to our publisher Kathy Frank for a job well done. Additionally, our chapter was a hole sponsor for Impact a Hero's annual golf tournament.



Our Chapter lunch meeting this month will be at Rudy's German restaurant. Our speaker will be CW4 (R) Tony Howdeshell, USN. Tony spent a great deal of his career in the Navy as a Special Warfare Combatant Crewman and Tony also is a member of our Chapter.

Lastly, I would like to call your attention to two areas:

- We can use your assistance in keeping your Chapter dues current. Dues and Chapter support donations are our primary source revenues and enable the Chapter to continue to support the ROTC and JROTC programs in the area, as well as other Veteran support initiatives.
- There are serious budget challenges to the Tricare and Tricare for Life programs. Dan recently sent an email to the Chapter encouraging everyone to mail the congressional letters that were included in the recent MOAA monthly magazine. I strongly recommend you do so. I have mailed my letters.

Respectfully,
Rob

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

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April 2023...Chapter Events:

Tuesday, April 25th, 2023 @ noon

MOAA HA BOD Meeting

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

Saturday, April 29th, 2023 @ 11:30am

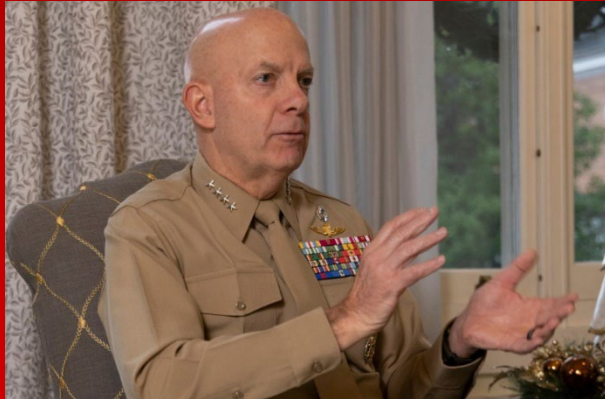
MOAA HA Chapter Meeting

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

RSVP to Rob Ritchie at rpritchie@earthlink.net

MOAA Interview: Marine Commandant Offers Roadmap to the Corps' Future

By: Kipp Hanley



Marine Corps Commandant Gen. David H. Berger sits for an interview with MOAA at the Home of the Commandants in Washington, D.C. (Photo by Mike Morones/MOAA)

This summer, Marine Corps Commandant Gen. David H. Berger will complete his four-year term as commandant. It was a stint largely defined by his [Force Design 2030](#) plan, a roadmap for the Corps' future that has seen its share of both praise and criticism.

"There are some who characterize it as a more technical force or a force that's more reliant on technology," Berger said of Force Design 2030. "I would say that's not accurate at all. It's just employing technology that's available now that wasn't available 10 years ago. That aspect of becoming a Marine, the values, the physical part, the persistence, the perseverance to push through obstacles, those are enduring. They don't change."

What made Berger become a Marine? A drill instructor at Tulane University in Louisiana where he was enrolled in the Navy ROTC program to pay for college.

"From his uniform to carriage to poise to just confidence and leadership, [I said] 'that's what I want to do,' " said Berger, who became a Marine in 1981.

During his 42-year military career, his commands included Regimental Combat Team 8 in Fallujah, Iraq, and 1st Marine Division (Forward) in Afghanistan.

In an interview with [Military Officer](#), Berger spoke about recruiting and retention, gender integration at boot camp, and what he considers the biggest accomplishment of his decorated military career. This interview has been edited for length and clarity.

Q. With the rollout of the [Commandant's Retention Program](#), the focus seems to have shifted from recruitment to retention. How do you ensure an older Corps in 2030 doesn't disadvantage the Corps of 2040 or 2050?

A. I'm not at all concerned about aging the force, turning us into irrelevancy, or anything like that. I would say ... maturing the force is what we need. That may be a function of years or more likely a function of how much experience and skills and intellectual capacity we can put in somebody's brain. And we're probably going to do that by educating and training in different ways than we have in the past.

Q. Are there specific ways you want to incentivize Marines to re-enlist?

A. Your role as a recruiter is to try to understand the person first You spend a lot of time up front trying to figure out the person, what's important to them, what parts, what values, what benefits are going to matter the most. We have to approach retention in the same way. It can't be one-size-fits-all — like everybody of this grade and everybody with this experience and everybody with a skill set gets a certain amount of money. What we need to be doing is saying: "What would it take for you to stay in?" And then, in a conversation, I'm going to learn from you that it might be money. It might be a move to some location you always wanted to go to. It could be a school. It could be a job change to another career track. We have to focus on what's important to the individual. That's how we'll retain them.

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MOAA Interview: Marine Commandant Offers Roadmap to the Corps' Future

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[MOAA INTERVIEW: Adm. Linda Fagan, Coast Guard Commandant]

Q. Define what gender integration during boot camp looks like to you, and what are the challenges to getting there in the next few years?

A. Until a few years ago, all of the female recruit training was done on the East Coast only. And all of it was done in one battalion only. So what does gender integration mean to me? It means during the bulk of recruit training that males and females see each other. They're not locked off in different battalions with different instructors now, training on both coasts, training within every company to the extent we can with recruiting males and females. A big portion of recruit training in the Marine Corps happens in the barracks. That instruction from drill instructor cadre to recruits is 24 hours a day. So what does gender integration look like? It's not separating them into different units and different coasts.

The biggest challenge has been producing enough female drill instructors to do it on both coasts, across multiple battalions because we were geared for one battalion on one coast. Creating enough drill instructors at a sustainable rate where you can do it — at times, two in multiple units — has been the biggest challenge. It's not a culture thing. It's not a bias thing. It's frankly producing enough female drill instructors without breaking the rest of the force. Because we could go out and grab females from all parts of the Marine Corps and bring them to the two recruit depots, but then we would pull them out of units. We don't want to do that. It has to be sustainable.

[MOAA INTERVIEW: Gen. Charles Q. Brown Jr., Air Force Chief of Staff]

Q. What do you consider your biggest accomplishment during your military career?

A. I think you want something that's enduring, no matter what vocation that you're in. And I think in our vocation it's people. So what gives me the most pride? Marines who I have served around that went on to do things they maybe didn't think was possible or was beyond them. It's nothing that I've accomplished, but I think the Marine Corps has instilled in me that your legacy is not you; your legacy is the Marines around you.

★★★★★

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IMPACT A HERO



Be Ready for a Lower COLA in 2024

By: Kevin Lilley

APRIL 05, 2023



The 2024 cost-of-living adjustment (COLA) for military retirees, Social Security recipients, disabled veterans, and others receiving various federal benefits won't be set until October, but a quick check of [the trend lines](#) show a significant gap between this year's figures and last year's.

A short primer: The annual COLA calculations stem from the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), an inflation measurement released monthly. The average CPI-W from July, August, and September is compared with the average of that period from the previous year to determine the increase.

In 2023, for example, that average rose 8.7% above the previous year's baseline, triggering the [largest increase in four decades](#).

[RELATED: [MOAA's COLA Watch](#)]

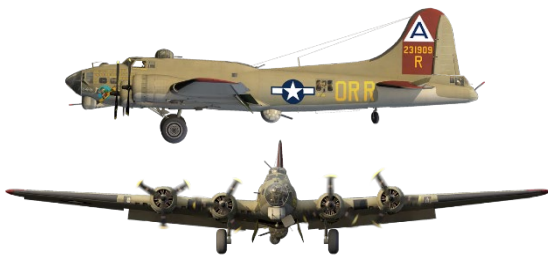
While CPI-W figures from earlier in the year won't affect the calculations, they serve as a good indicator of where the adjustment could be heading. This year's February figures, for example, were 1.1% above the baseline – less than a third of the increase from the same time last year.

Citing long-term trends, the nonpartisan Senior Citizens League said the 2024 COLA could end up [below 3%](#). The same group raised the possibility of "[no COLA payable](#)" in 2024, should recessionary pressures trigger a deflation – that hasn't happened [since 2016](#).

Making Adjustments

"It's tempting to base your financial plans on recent data, but a long-term outlook on most every financial topic, including COLA, generally works to an investor's advantage," said [Lila Quintiliani](#), ChFC®, AFC®,

Continued on page 11...



B-17G FLYING FORTRESS

BUILDER: Boeing

MISSION: Heavy bomber designed to carry out long-distance bombing attacks deep in the enemy's rear area.

Gallery Of Planes

Story by James M. Caiella

Illustrations by Kurt Miller

Vintage warplanes of the World War II era are getting a salute to mark the 75th anniversary of the victory in Europe and the end of war in 1945. The spotlight is on some of the most significant U.S. military aircraft in the "Arsenal of Democracy," displaying collective efforts of American industry supporting World War II allies.

As many as 100 of the privately owned aircraft were set to fly over the National Mall in Washington, D.C., to commemorate the war's end. Weather disrupted those plans.

***Read more about vintage warplanes throughout this newsletter and in future issues.*

The VA Has No Plans to Cut Off Wealthy Veterans. Here's What You Need to Know

By: Cory Titus
MARCH 28, 2023



Master Sgt. Stephen J. Caruso/Air Force

A proposal in a December 2022 Congressional Budget Office (CBO) report suggesting the [reduction or elimination of VA disability payments for veterans with higher incomes](#) received significant attention on social media in recent weeks – enough that it was raised, [and rebuked](#), during VA Secretary Denis McDonough's press conference March 23.

As MOAA outlined [shortly after the report was released](#), the CBO options include potential cuts to military spending, veterans' benefits, and TRICARE. [The report](#), filed at the start of each new Congress for the past 12 years, provides lawmakers with options to reduce the deficit through spending cuts and ways to increase revenue. The nonpartisan CBO has no say in political objectives and is simply fulfilling its mandated mission via these reports.

While the notion of means-testing VA disability pay is concerning, no legislation to that effect has been offered in either chamber, nor has the proposal been a part of any administration budget plans.

"The time for action from MOAA on these proposals is when these items reach even the earliest stage of meaningful debate in the halls of Congress," said MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret). "These changes cannot happen without action by Congress, and MOAA will be quick to tell legislators and staffers why implementing these ideas not only would deprive veterans of earned benefits, but break faith with servicemembers past and present."

[RELATED: [MOAA Testimony to Joint Congressional Panel Outlines Key Priorities for Veterans](#)]

MOAA believes our servicemembers and veterans have earned these benefits through their service and sacrifice, and any changes to these programs must be made with the utmost care and consideration.

MOAA has identified 13 options from the CBO report which could harm the wider uniformed services community; we will continue to fight for our constituents to ensure proposals like these are not enacted, or even considered.

These ideas would cut the deficit, but they'd do so with devastating, and predictable, consequences: Reducing earned benefits amid a recruiting crisis, and shattering confidence in the DoD and VA as institutions among servicemembers, veterans, retirees, and prospective members of the future force.

MOAA previously outlined specific concerns with [TRICARE For Life \(TFL\)](#) and [cost-of-living adjustment \(COLA\)](#) issues because there was specific congressional movement on related benefit cuts over the years. While MOAA regularly engages on this larger set of topics and would oppose CBO options pertaining to our uniformed services and veterans, we focus on items being discussed by committee leadership, backed by the administration, or included in draft legislation. Other materials may receive publicity online or within veteran networks, but MOAA stays focused on programs actually at risk or improvements on the cusp of becoming law.

Here are the CBO options of interest to the wider uniformed services community, divided by funding rules:

Mandatory Spending

- Introduce Enrollment Fees for TRICARE For Life
- Introduce Minimum Out-of-Pocket Requirements in TRICARE For Life
- Means-Test VA Disability Compensation for Veterans with Higher Income
- End VA's Individual Unemployability Payments to Disabled Veterans at the Full Retirement Age for Social Security

Continued on next page...

The VA Has No Plans to Cut Off Wealthy Veterans.

Here's What You Need to Know *Continued from previous page...*

- Reduce VA's Disability Benefits for Veterans Who Are Older Than the Full Retirement Age for Social Security
- Narrow Eligibility for VA's Disability Compensation by Excluding Veterans with Low Disability Ratings
- Use an Alternative Measure of Inflation to Index Social Security and Other Mandatory Programs

Discretionary Spending

- Cap Increases in Basic Pay for Military Service Members
- Replace Some Military Personnel with Civilian Employees
- Reduce the Basic Allowance for Military Housing to 80 Percent of Average Housing Costs
- Increase Prescription Drug Copayments for All Veterans
- End Enrollment in VA Medical Care for Veterans in Priority Groups 7 and 8

Revenues

- Include VA's Disability Payments in Taxable Income

MOAA's vigilance and dedication on these issues, and any others that may seek to decrease or eliminate service-earned entitlements, are codified in our motto, "*Never Stop Serving.*" MOAA's mission is clear: To preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses through advocacy, leadership, education, and service.

To keep up with the latest on these issues, watch *The MOAA Newsletter* and [MOAA's Advocacy News page](#) for ongoing updates. You can learn how to make a difference on all of MOAA's advocacy issues by visiting our [Legislative Action Center](#).

Your paid membership has a direct impact on our ability to lobby on behalf of those who served, are serving now, and those who will serve in the future.

[Click here to join or upgrade now.](#) We appreciate your support.

You Ask, MOAA Answers: VA and the CBO

Here are MOAA's expert-vetted answers to member questions about this issue and the wider CBO process.

Q. What is the CBO, and why did it propose cutting veterans' benefits?

A. The Congressional Budget Office (CBO) is a nonpartisan agency that provides economic analysis and cost estimates for proposed legislation in Congress. Recently, the CBO released a report outlining options to reduce the federal deficit. These options include potential cuts to military spending, veteran benefits, and TRICARE. CBO compiles this report every two years, and many of its options would be very harmful to our community. However, Congress, not the CBO, must act to make any changes to our care and benefits.

Q. What are the potential impacts of the CBO options on military spending and benefits?

A. The CBO options include potential cuts to military spending, veteran benefits, and TRICARE. These cuts could negatively impact the readiness and well-being of our military community, including reducing the quality of health care and limiting resources for training and equipment. Additionally, any cuts to veterans' benefits would break faith with our servicemembers past and present who have earned these benefits through their service and sacrifice.

[RELATED: [MOAA's Legislative Priorities for the 118th Congress](#)]

Q. Why isn't protecting VA benefits from income means-testing one of MOAA's top legislative priorities?

A. Ensuring those who serve and have served receive the benefits they've earned is a long-standing MOAA priority. MOAA regularly engages lawmakers and their staffs on this wider topic, but when it comes to specific

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The VA Has No Plans to Cut Off Wealthy Veterans.

Here's What You Need to Know *Continued from previous page...*

interactions, we focus on items being discussed by committee leadership, backed by the administration, or included in draft legislation. Other materials may receive publicity online or within veteran networks, but MOAA cannot engage on all such topics without risking a loss of focus on programs at true risk, or much-needed program improvements on the cusp of becoming law.

Q. What is MOAA doing to oppose these CBO options?

A. MOAA is closely monitoring the situation and will take swift action to oppose any of the CBO options that would negatively impact our uniformed services community. We will work with Congress and other stakeholders to advocate for the best interests of our servicemembers and veterans and ensure that any changes to military spending, veteran benefits, and TRICARE are made with the utmost care and consideration.

[RELATED: [Mark an Iraq War Milestone by Supporting Combat-Injured Veterans](#)]

Q. Why didn't MOAA address this in December?

A. MOAA covered [the CBO report's release](#) in December, but it is common for individual options from the report to resurface months or years later. Nobody has made even a notional suggestion that these changes are on the table. While we are monitoring the situation, we've seen no push, even from the most budget-conscious lawmakers, to make such a deep cut to earned benefits.

Q. How does MOAA choose CBO items to address?

A. Some CBO items come as related spending debates are moving through Congress, making them more pressing threats. For example:

- Multiple reports and legislation beyond the CBO have outlined plans that would [reduce the cost-of-living adjustment \(COLA\) for military retirees](#).
- Threats to TRICARE For Life and the [wider TRICARE benefit](#) have gone well beyond CBO inclusion.
- Congress already has lowered the Basic Housing Allowance from 100% of all housing costs to 95%, making the CBO's [proposal of a reduction to 80%](#) more disconcerting.

These CBO items are closer to seeing the light of day, and thus are of more immediate concern to MOAA as we advocate on behalf of the wider uniformed services community.

Q. What can MOAA members do to help protect military spending and benefits?

A. Members can stay informed about the issue and contact their elected officials to express their concerns. MOAA also encourages members to join our advocacy efforts and help us advocate for the best interests of our military community. Together, we can make a difference and ensure that our servicemembers and veterans receive the care and benefits they were promised. Make sure you are signed up as an advocate in our [Legislative Action Center](#). Finally, we need MOAA members to consider themselves as recruiters — the more members we have in MOAA, the louder our voice. ★

Vintage Warplanes

B-25B MITCHELL

BUILDER: North American Aviation

MISSION: Medium bomber designed to carry lighter loads at lesser distances than the "heavies," but usually at faster speeds and lower altitudes.



BIOGRAPHY...Guest speaker at MOAA-HA Chapter Luncheon on Saturday, April 29, 2023



CWO4 (SWCC) TONY L. HOWDESHELL (USN RET.)



Prof. Tony Howdeshell is the President of True North Horizon, an executive leadership development firm focused on optimization through practical human capital application and growth. He is a former United States Navy SWCC officer with thirty years of experience in Special Operations, Regional Director of Operations in the energy sector, and Adjunct Professor of Business and Leadership. He is currently pursuing a Doctorate in Business Administration with a focus on leadership.

CWO4 (ret) Howdeshell was born at Camp Lejeune, North Carolina, grew up on various Marine Corps bases, and calls Missouri his home of record. He enlisted in 1987, spending time in the Fleet as a Radioman aboard USS Missouri (BB-63) and various communications stations before volunteering for Naval Special Warfare. He attended Special Warfare Combatant Crewman (SWCC) training in Coronado, California, and served twelve years as an enlisted Navy SWCC at Special Boat Team Twenty (SBT-20) and as the course manager for the Navy SWCC screening and selection program (CQT). From 2005-2017 he served as a Chief Warrant Officer at various Naval Special Warfare commands, retiring as a Chief Warrant Officer Four (CWO-4). During his career, he completed twenty total deployments to include fifteen combat deployments to Iraq, Afghanistan and various other global hot spots.

While on active duty, Tony actively pursued education, earning a Master's of Organization Leadership. His focus on education allowed him to become an Adjunct Professor at Strayer University, where he taught undergraduate leadership and business courses both in the classroom and online while on active duty. Dedication and discipline allowed him to teach classes online even while deployed in combat zones.



Upon retirement from the Navy, Tony chose to pursue a career in corporate America. He accepted an Executive Leadership Development position with BJ Services, a North American oil well services leader. During his first year, he assisted with the company's reorganization strategy and was promoted to a Regional Director of Operations responsible for the company's second largest geographic and revenue-generating region. As regional director, he managed 500+ employees across six states generating \$400M+ in revenue per year. His focus on leadership and employee development, operational optimization, and effective communication resulted in a 25% increase in revenue and 10% increase in EBITA during his first year in the position. Unfortunately, BJ Services was unable to weather the economic downturn caused by the pandemic and closed in June 2020.

The SWCC motto is "On Time, On Target, Never Quit" and Tony is never one to allow a setback like a pandemic to stop him from moving forward. He leveraged his experience from the Navy, Academia, and Business to establish True North Horizon. True North Horizon has grown steadily and remains focused on coaching great leaders, though only in operation for a year. In addition to leadership coaching, Tony has actively pursued opportunities to assist military veterans transitioning from the military to the civilian sector or those interested in entrepreneurial opportunities and consulting with civilian companies on how best to leverage the veteran talent available to them.





Judith Thomas
Surviving Spouse Liaison
MOAA Houston Chapter
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Surviving Spouse Corner: Tax Time Considerations

By: Pat Green
MARCH 31, 2023



*Courtesy image via Air Force
Note: Always consult a tax professional
for your specific financial situation.*

If you have already filed your 2022 taxes, bravo! Some have not. Some are procrastinating. Others might have been receiving documents through mid-March, depending on investments held, and are just beginning the process. Please review your documents carefully, and make sure that information is correct. If not, ask for a correction before you file.

The deadline for filing 2022 taxes is April 18, 2023. You may file an automatic extension, but taxes are due on the April date. Don't wait to file until the extended due date; file as quickly as you can. A relocation, an illness, or a family death could happen to you or your preparer (consultant) in that time frame and create more complications.

[RELATED: [More Financial Resources From MOAA](#)]

Here are some issues and information for your consideration:

- Look for changes in the first few pages of instruction publications of the IRS forms and schedules that have been used in other years to report your income. Find them at www.irs.gov/forms-instructions. For example, some of the changes mentioned in the Form 1040 2022 include Clean Vehicle Tax Credits, Residential Home Improvement Energy Credits, and Increases in Standard Deductions.
- If you changed jobs in 2022, make sure you have not overpaid the FICA withholding.
- If your spouse died in 2022, you can still file 2022 taxes as married as long as you have not remarried in 2022. But next year, 2023, you must file as single if you have not remarried or have no dependents. This can cause tax consequences you should consider and prepare for. For example, a lower single income is taxed at a higher rate than married income. If your spouse was the higher income earner, there will be a change in tax owed, but it might be a manageable increase, or it could be less. If you are the higher income earner, you will have a lower standard deduction, and you might pay taxes at a higher rate.

Investigate the above changes or discuss them with your tax preparer. Be prepared.

[RELATED: [5 Tax Tips for the Filing Season](#)]

If you have overpaid taxes this year, you may apply the refund to 2023 taxes. If you are required to make estimated payments, the overage might save a quarter filing of the estimated tax for 2023. You can also ask for a refund to place in savings until next year. Also, if you need to convert an investment to cash, be aware of the tax consequences.

Possibly your spouse always did the tax filings, and this is new to you. If you are overwhelmed, get help. If a mistake is made or some income or deduction is overlooked, you can always file an amended return. Try to file by April 18. ★



LET'S NOT FORGET!

By Dan Gutierrez
April, 2023

The month of May is a particularly poignant month when it comes to recognizing our nation's history and offering our solemn expressions of admiration, respect and honor to our armed forces and to those who served.

The first event that comes to my mind is the Battle of the Coral Sea of May 4-8, 1942. Early in World War II, the Japanese had conquered vast expanses of the eastern Pacific. The advance was finally stopped at the Coral Sea. The battle was also noteworthy because it was the first time naval surface forces never sighted each other during the course of the battle. Both the Japanese Imperial Navy (JIN) and the American/Australian fleet employed their carrier based air fleets to locate and attack the opposing forces. Casualties on both sides were high. The battle was a Japanese tactical victory but considered an allied strategic gain since Japan's forces were forced to retreat and postpone their advance toward Australia.

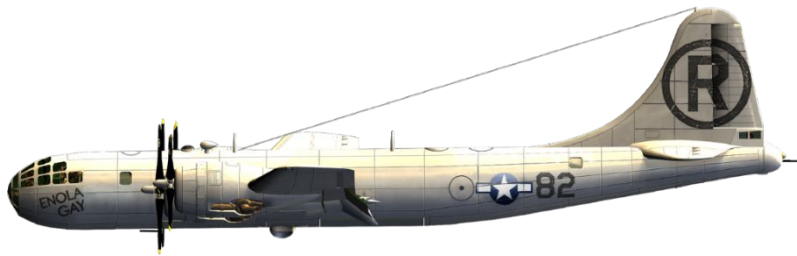
Another noteworthy event occurring in May was the surrender of all German forces in Europe on May 8, 1945 (VE Day). After six years (4 years for the US) of sacrifice and horror, the war in Europe was over and 30 million people had perished. Let us never forget the cost to us and to the world.

Also, the sinking of the HMS Lusitania on May 7, 1915 during WW I, is an important milestone in the events of those times. The ship was a British ocean luxury liner just returning from a trip to the US when she was met by a German U boat and sunk with tremendous loss of life. The event marked a turning point in how much of the world looked at Germany and would eventually cause other nations to declare against the Central Powers including the United States in 1917.

Other important events that happened in May were the establishment of the Navy Nurse Corps (May 13, 1908), establishment of the Women's Army Auxiliary Corps (May 15, 1942), American Red Cross founded (1881), and National Maritime Day was initiated (May 25, 1819).

Of course the most profound and solemn day is Memorial Day. It is the day the nation renders tribute and pays honored glory to those who gave their lives for their country. Please take time to give thanks and praise. ★





Vintage Warplanes

B-29 SUPERFORTRESS

BUILDER: Boeing

MISSION: Very long-range heavy bomber designed to be faster, farther ranging, and carrying a heavier bomb load than any existing aircraft. It was specifically targeted for long open-ocean flights.

Be Ready for a Lower COLA in 2024 *Continued from Page 4...*

MOAA's program director for Financial and Benefits Education/Counseling. "COLAs over the past two years were well outside the norm, and plans should reflect that."

Last year, Quintiliani offered [inflation-busting advice](#) and other suggestions for what retirees could do with their COLA-induced pay raise. This year, she said beneficiaries who are concerned about a smaller COLA bump have options to prepare:

- **Double-check your safety net.** Everyone should have an emergency fund, but with inflation uncertainty (and little chance for substantial COLA support), consider whether what you have set aside is enough.
- **Let high rates help you.** Make sure your short-term savings rest in a high-yield account – some interest rates are above 4%.
- **Consider CDs.** These common, longer-term savings vehicles could be a safe place to park some money you know you'll be needing for a future purchase, or for longer-term interest accumulation. Be sure to read up on withdrawal rules and penalties – if you need to pull money out early to cover unexpected costs, you'll likely wipe out any interest gains.

Protecting Your COLA

Just because the COLA boost may be less than recent years doesn't make the adjustment itself any less of a target. A Congressional Budget Office (CBO) proposal at the start of the 118th Congress suggested the government could save a quarter-trillion dollars over 10 years by changing how it calculated COLA, moving to a different index which would erode the value of these benefits over time.

[RELATED: [How 'Chained CPI' Would Reduce Your Military Retirement Benefit](#)]

There has been no legislative movement in this direction, but with the administration's FY 2024 budget proposal just a few weeks old, and with debt ceiling and other financial pressures mounting, there's no clarity on what Congress could put in place. MOAA has fought similar COLA-reduction plans with great success over the years – you can read a recap of these battles, dating back more than four decades, [at this link](#).

Keep up with the latest on this and other MOAA legislative priorities via [MOAA's Advocacy News page](#). And be sure to register at [MOAA's Legislative Action Center](#), so you can make your voice heard by contacting your lawmakers on issues of importance to the wider uniformed services community. ★



GETTING THE FACTS STRAIGHT

In today's news we have finally come all the way to the precipice of relative truth. Truth is whatever you want it to be. The acceptance of "alternative facts" and the frequent misuse of both truth and lies are dividing our nation. As Americans, we say that we are "One nation under God, indivisible, with liberty and justice for all." As Americans, it is our responsibility to embrace unity and not division. The diversity of American citizens is a fact in our country. So also, is the diversity of opinions, religions, politics and thought. The way we, as citizens stand up for those who are oppressed is a manner of national security. The Civil War is not an alternative fact but the fact that war is an atrocity and the Civil War certainly was an abominable and extremely costly stain on the soul of our nation.

The attempt at reparations after the Civil War was the beginning of renewing Jesus' call for forgiveness and repentance for our country. Forgiveness and repentance for slavery and injustice by the misuse of power and ideology are not easy. The reconstruction was a poor start as it misplaced the motives of our government and delayed the forgiveness/repentance cycle. That delay took "liberty and justice for all" another 100 years to move us closer to the norms God would desire for us. But we are not a utopia. We are a democratic nation ruled by laws. The fact that reconstruction began by giving the confederate soldiers their rifle, their horse or mule, and a governmental pardon was only a start.

As we moved forward to the ends of WWI and WWII, America once again took the form of a righteous stance toward repatriation of our enemies of war in the manner where we set free the enemy POW's which we imprisoned in our country. Many former Nazis and Japanese fighters remained in this land and started new lives. The fact that they also were pardoned, again demonstrated that our country can understand the importance of forgiveness and repentance. They lived among us and we accepted them.

The internment camps of our own American citizens, however, was a stain on our land during the World Wars. The manner in which those interred acted and reacted after their release showed us what it really means to be an American Citizen. The vast majority went back to begin their lives anew peacefully. Their internal struggles and attitudes were mostly self-disciplined and self-contained. Their common-sense, and probably fear of the government, held back the bitterness of retribution, possible hatred and violence. They lived in accordance with the laws of this land that they both did...and probably some did not.... understand. Just the fact that they did not seek retribution, display bitterness for illegal detention and hate the nation that confined them, demonstrated their ideals. They followed the dreams that they and their ancestors held for this new country; A united country with liberty and justice for all.

I believe that God who demonstrated his own form of righteousness and justice by sending Jesus to show us what love, forgiveness and reconciliation mean and shows us where we can stand in a diverse nation. Jesus' resurrection demonstrated God's power over death, hatred and division. As we live in a land where we say we have both individual freedom of religion and lifestyles, perhaps it is time to move away from our own divisiveness, partisan rhetoric and relative personal truths. It is time to embrace God's perspective of acceptance of all persons who live in and love our country. It is time to show those around us how to encourage one another to accept our country and its ideals and values. Find friendships and listen to others not of our own beliefs and values. Enjoy the life, liberty and pursuit of happiness which God and our forefathers designed for our land.

~ David Essells, USAR, MAJ, RET

How TRICARE Covers Vaccines

By: Lila Quintiliani

Vaccine coverage under TRICARE can be somewhat confusing; MOAA members frequently [reach out](#) because they have been charged a fee for getting what they thought was a routine immunization. That's because TRICARE covers vaccines differently when they are given at a TRICARE network pharmacy or given at your doctor's office.

[Vaccine coverage](#) also depends on whether you are a member of an active duty military family, on TRICARE Prime or Select, or are on Medicare and [TRICARE For Life](#) (TFL).

Regardless of your plan or type of coverage, the least expensive and most convenient option is typically to receive covered vaccines at a TRICARE network pharmacy. Here's a breakdown of how vaccines are covered so you can avoid receiving a surprise bill.

What TRICARE Covers

TRICARE covers age-appropriate doses of vaccines as recommended by the Centers for Disease Control and Prevention (CDC). You can find a list of covered vaccines [at this link](#). TRICARE adds coverage for new vaccines based on CDC recommendations.

TRICARE only covers vaccines needed for travel outside the U.S. for active duty family members who are traveling with their sponsor on permanent change-of-station orders or other official travel.

[RELATED: [MOAA's TRICARE Guide](#)]

Where You Can Get Vaccines

Your beneficiary status helps determine the most cost-efficient place for you to get vaccinated. TRICARE beneficiaries may be able to get vaccines at a military hospital or clinic, but active duty servicemembers and those enrolled in TRICARE Prime or TRICARE Plus have priority. Contact your [local military treatment facility \(MTF\)](#) for vaccine availability.

Prime beneficiaries who are enrolled in the U.S. Family Health Plan (USFHP) are not eligible to use military treatment facilities and must see a USFHP network provider.

Getting Vaccines at Your Provider

You also can get TRICARE-covered vaccines from any TRICARE-authorized provider. It's important to note the vaccine itself is covered at no cost, but you may have to pay a copayment or cost share for the office visit or other services received depending on your plan:

- If you are using TRICARE Prime, TRICARE Prime Remote, TRICARE Prime Overseas, TRICARE Prime Remote Overseas, USFHP, or TRICARE Young Adult Prime, you can get a vaccine from your primary care manager (PCM) or any network provider without a referral or authorization.
- If you are using TRICARE Select, TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult Select, or TRICARE Select Overseas, you can get vaccines from any TRICARE-authorized provider, whether they are in or out of network.



Continued on next page...

How TRICARE Covers Vaccines *Continued from previous page...*

- If you are using TFL, you also can get a vaccine from any TRICARE-authorized provider, whether in or out of network. However, you will be liable for TRICARE's deductible and cost share because Medicare does not cover vaccines under Parts A or B. Vaccines fall under Part D, which most military retirees do not have because they use their TRICARE pharmacy benefit instead.

That means *retirees on TFL who get their vaccinations at a doctor's office will have to pay the \$150 TRICARE deductible (\$300 for families) plus a cost share for the office visit.* You can read more about copayments and cost shares [at this link](#).

[RELATED: [The Shingles Vaccine and Your TRICARE Coverage](#)]

Getting Vaccines at Network Pharmacies

You can get covered vaccines for free at participating network pharmacies. You can find a network pharmacy [at this link](#).

It's always a good idea to check with the pharmacy and make sure the vaccine you need is in stock, whether there are any restrictions on the vaccine, and whether you need to make an appointment.

[TAKE ACTION: [Help MOAA Fight Cuts to the TRICARE Pharmacy Network](#)]

You will also want to verify that it is the pharmacist who is giving the vaccine. If a provider gives it, you may face out-of-pocket costs. ★



MOAA Chapter Luncheon
April 29, 2023
11:30am - 1:30pm
Guest Speaker
CW4 (R) Tony Howdeshell, USN SWCC
(Read Biography on Page 8)



Meal Options: Chicken Schnitzel, Pork Schnitzel or Spinach Quiche
Meal includes: Main, sides, dessert and coffee/tea
Cash Bar
Price: \$30.00 per person

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

Please RSVP to Rob Ritchie
Email: rpitchie@earthlink.net
Phone: 713.818.0408

MOAA HA Chapter Meeting Saturday, March 25th, 2023



Guest Speaker
LTC Melissa Comiskey, Profesor of Military Science,
University of Houston
& Rob Ritchie



Norris Posehn



Rob Ritchie



Rollins Collins



Judith Thomas



"Red" O'Laughlin



Ivan Santiago



Mike Martin



Alan Ostendorp



Buddy Grantham



**Buddy Grantham
& Joe Scretti**



Rachel Scretti



John Brodak



JC and Linda Nicholson



Bill Jonson



Gene Tulich



Joan Tulich

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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 \(quorum.us\)](http://MOAA | Take Action Center (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: _____