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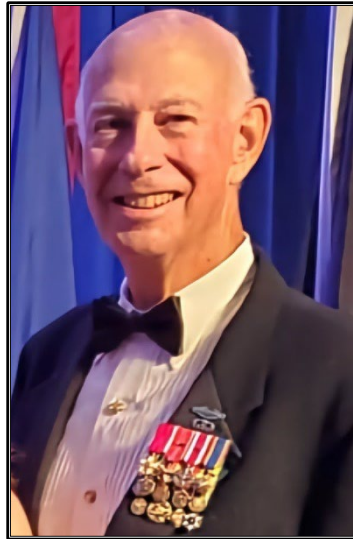
~ Five Star ★★★★★ Chapter ~

President's Message...

November 2024 Issue

Greetings Colleagues,

The 11th day, 11th hour, 11th month; so ended World War One in 1918. It was known as Armistice Day and the war to end all wars. This November 11th marked seventy years of celebrating what became known as Veteran's Day in 1954 and since its inception, millions of service members have fought in Vietnam, the Persian Gulf, Iraq and Afghanistan not including the 6.8 million who served in the Korean War era just prior to the creation of Veteran's Day. Many more continue to answer the call here and around the world to ensure that America stands ready to defend its national security and freedoms. November also marks the 249th birthday of the United States Marine Corps. Happy birthday Marines.



I would like to call your particular attention to the "Send a Message to Congress" article concerning the passage of HR 8371 known as the Dole Act. It's a comprehensive package of needed improvements for the veterans, families, caregivers, and survivors who depend on VA health care and benefits.

There will be no chapter meeting this month because of the Thanksgiving holiday. The Chapter's annual meeting will be December 14th. This will be the election of 2025 officers and the year in review. Put it on your calendars.

Finally, best wishes to all for a very happy and blessed Thanksgiving!

Never Stop Serving!

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

★★★★★



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November/December 2024... Chapter Events:

Tuesday, November 26th, 2024 @ Noon
MOAA HA Chapter Meeting
 Rudi Lechner's German Restaurant
 2503 S Gessner Rd
 Houston, TX 77063

Saturday, December 14th, 2024 @ 11:30am
MOAA HA Annual Chapter Meeting
 Rudi Lechner's German Restaurant
 2503 S Gessner Rd
 Houston, TX 77063



LET'S NOT FORGET!

*By: Dan Gutierrez
November, 2024*

When my mind drifts to November and I couple the month with our nation's history, I envision long lines of heavily laden figures marching through the mud and horrors of the First World War. They were called "doughboys." I thought the nickname was one which was borne from that war – I was wrong. Perhaps WW I made the name famous to every day Americans but I found the term was one used in various ways to mean certain things to our soldiers dating back to the Mexican War of 1846 – 1848.

The term was originally ascribed by cavalry soldiers to infantry soldiers as a name to denigrate them for their appearance and perpetually soiled uniforms. One source of the name denotes the large brass buttons on their blouses that seemed to remind some of the flour fried cakes of the time. There are other stories, but the point is that it was a name within the military community long before the First World War. However, it was that war in which the name gained wide spread fame within our society – and it was then a term of respect and endearment. And it was the "doughboys" that we came to celebrate and honor on November 11. It used to be called Armistice Day and it was a tribute to the Americans of that war, the Great War, as it was called then. About 150,000 "doughboys" died in just one year in the trenches, and the glory and honor of the name is appropriately and singularly their own.

After the Second World War, and the Korean War, Armistice Day was changed to Veterans Day in tribute to the sacrifices made by Americans in those conflicts. However the name "doughboys" remains an honored tribute to the soldiers and marines who fought, bled and died in the trenches and fields of France in the "Great War" of 1914 to 1918 (US involvement was from 1917 – 1918).

And speaking of the marines, November 10 marks the 249th birthday of the United States Marine Corps. Yes our "leatherneck" brethren are still on guard ever faithful, ever vigilant, ever ready.

November is also the month we call Native American month. November was signed into law by President George H. W. Bush in 1990 to be designated as National Native American Heritage Month to celebrate the heritage, culture, customs and history of these original Americans. A long overdue recognition.

And of course, we come to our great national holiday we call Thanksgiving Day. We as Americans, have the tradition of associating the holiday with the Pilgrims of the Massachusetts Bay Colony on or about 1620. But a year or so before that a celebration was held in what would become Virginia to celebrate the safe arrival of a group of 34 English settlers. Immediately after their arrival a celebration to thank God was held on December 19, 1619 on would become the ancestral home of the Harrison family on the Berkeley Plantation. The day is still celebrated there to this day. And so let us celebrate our Day of Thanksgiving in our own special way. God bless all of us; Happy Thanksgiving, ya'll.

LET'S NOT FORGET!



Send a Message This Veterans Day: Ask Your Lawmakers to Back the Dole Act

By: René Campos
November 05, 2024

As Veterans Day approaches, critical legislation offering a lifeline for all types of VA beneficiaries continues to languish in Congress. This delay leaves veterans and their families questioning the true priorities of our lawmakers.

The Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act (H.R. 8371) sits stalled in the House, with no corresponding bill in the Senate. The bipartisan bill is more than a collection of policies – it's a comprehensive package of needed improvements for the veterans, families, caregivers, and survivors who depend on VA health care and benefits.



[TAKE ACTION NOW: [Ask Your Lawmakers to Back the Dole Act](#)]

This 300-plus-page legislation includes:

- **VA Benefits Reforms:** Ensuring veterans receive the benefits they deserve.
- **Expanded Long-Term Care Services:** Providing essential support for aging veterans.
- **Caregiver Program Support Services:** Offering much-needed resources for those who care for our veterans.
- **Resources for Homeless Veterans:** Addressing the critical issue of veteran homelessness.
- **Assistance for Surviving Family Members:** Supporting those who have lost a loved one in service.

MOAA and fellow veterans service organizations have worked diligently over the past two years with the 118th Congress to secure this omnibus legislation. Without it, veterans and their families may face uncertainty and hardship, especially those who rely solely on VA health care and benefits for their livelihood.

[RELATED: [Your Future Care at Risk? Why Veterans Need the Dole Act to Move Forward NOW](#)]

The Clock is Ticking

With only 24 congressional working days left this year, the window to pass significant veterans' legislation is rapidly closing. This Congress has yet to pass any major veterans' legislation, making the passage of the Dole Act even more critical.

November is also National Family Caregivers Month, a time to recognize and support those who care for our veterans. A recent RAND report, *America's Military and Veteran Caregivers: Hidden Heroes Emerging from the Shadows*, offered more reasons to ensure these often-overlooked members of the wider military community receive the attention they deserve:

- Three-quarters of veteran caregivers support a veteran age 60 or older.
- Veterans over 60 often face cost as a barrier to their care.
- Caregivers incur high out-of-pocket costs to provide the necessary care for their veterans.
- 42% of military/veteran caregivers providing care to those 60 years old or under meet the criteria for depression.

These caregivers are unsung heroes who ensure our veterans receive the care they need, often at great personal and financial sacrifice.

The Time is NOW to Take Action

Veterans Day is more than a symbolic date; it is an opportunity for America to honor its past, present, and future veterans. Passing the Dole Act this year would help Congress live up to that commitment, help ensure a strong national defense, and allow veterans to receive the support and care they have earned.

Help MOAA drive Congress to take decisive action. [Reach out to your lawmakers](#) today and urge them to pass the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act. ★

DoD Agency Names Top Priorities for State-Level Family Support in 2025

By: Kevin Lilley
November 06, 2024

The DoD agency responsible for working with state lawmakers on policies to support military families made few changes to its list of top priorities for 2025, continuing its focus on MOAA-backed efforts involving child care, health care, and economic concerns.

The [Defense-State Liaison Office's](#) 10 key issue areas for the new year:

- Access to quality family child care
- Spouse employment and economic opportunities
- Concurrent juvenile jurisdiction
- State support for families with special education needs
- Open enrollment flexibility
- Defining “armed forces” in state policy
- Military family anti-discrimination status
- State response to military interpersonal violence
- Military representation on state boards and councils
- Remote drivers license and vehicle registration renewal



Photo by Petty Officer 2nd Class Evan Diaz/Navy

The last item is the only new one for the 2025 list. Thirty-six states already allow license extensions for residents in military service, according to [a DSLO fact sheet](#), but more could be done to eliminate the need for in-person registration or renewal, which could involve “significant travel costs, consuming valuable vacation time, or missing school days.”

How You Can Help

MOAA does not advocate at the state level, but the association has a long track record for supporting military families via its national lobbying efforts. The House version of the must-pass FY 2025 National Defense Authorization Act (NDAA) [includes several MOAA-supported provisions](#), such as improved employment flexibility for military spouses working in the federal government, expanded child care options for military spouses seeking employment and more locations for the In-Home Child Care Pilot, and expansion of the Basic Needs Allowance to support more military families at or near the federal poverty line for their region.

[TAKE ACTION: [Ask Your Lawmakers to Support the Junior Enlisted Pay Increase in the House NDAA](#)]

Want to do more? Consider [joining your local MOAA chapter](#) and becoming active in state-level legislative advocacy, or connect with your [DSLO regional liaison](#) to learn more about priorities in your state.

Find out more about the DSLO priorities in this year and previous years, including discussion points and best practices, [at this link](#). ★

Have a DoD ID With Indefinite Expiration? It May Be Time for a Replacement

By: Kevin Lilley
October 22, 2024



Photo by Senior Airman Susan Roberts/Air Force

Your “INDEF” DoD identification card likely won’t be as “indefinite” as advertised.

While no date has been set for the expiration of the paper-based Uniformed Services Identification Card (USID), DoD “is currently evaluating the potential phase-out” of those cards, a DoD spokesperson told MOAA on Oct. 17 – even cards with “extended or indefinite expiration dates.”

[RELATED: [ID Card Resources From MOAA](#)]

Previous DoD guidance listed 2026 as a likely cutoff date, though the spokesperson did not provide any date in an emailed response to questions. However, DoD does “encourage all holders of paper-based ‘INDEF’ cards, to include all retirees, to replace them with Next Gen USID Cards by scheduling an appointment at their nearest ID card issuance facility at their convenience,” per the email.

Some retirees and family members may be able to renew their “INDEF” cards online and skip the in-person appointment. If you have a paper-based ID card and want to upgrade, here’s a walk-through of the process for in-person and online renewal/replacement.

In Person

- Find your nearest ID office [at this link](#). You’ll be able to search by location, find hours and contact information for nearby offices, and make your appointment online.
- Ensure you bring [all required documents](#) for an ID card renewal/reissuance.

Online

First, you’ll need to determine your eligibility for online renewal. According to DoD, in order to skip the in-person appointment:

- The sponsor must have a common access card (CAC) or a DoD Self-Service Logon (DS Logon).
- The sponsor and the cardholder must have authorized DoD to use their email to contact them via the ID Card Office.
- The cardholder must have a current mailing address in the U.S. (or an APO/FPO/DPO address; no post office boxes) and a photo taken in the last 12 years, both on file with the Defense Enrollment Eligibility Reporting System (DEERS). Learn how to update your DEERS record [at this link](#).

If you are eligible, visit the ID Card Office Online [at this link](#) and click the “Family ID Cards” block. You’ll need to log in via CAC or DS Logon to begin the process; you can learn more about eligibility, requirements, and proof of identity [at this link](#).

Further ID card questions should be directed to the Defense Manpower Data Center. Its customer support team can be reached at (800) 538-9552 Monday through Friday from 8 a.m. to 8 p.m., excluding federal holidays. ★

TRICARE Toolkit: Here's How Much Your TRICARE Rates Will Rise in 2025

By: Paul Frost
November 08, 2024

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



TRICARE Prime and Select plan users will see their premiums rise by about 2.5% in 2025, while those enrolled in other TRICARE plans could see larger increases.

Cost changes to Prime and Select plans are driven by the inflation-based retiree cost-of-living adjustment (COLA), which sits at 2.5% for the upcoming year. Rates for other plans – TRICARE Reserve Select, Retired Reserve, Young Adult and the Continued Health Care Benefit Program – are based on costs incurred by the beneficiary pool; those rate increases will largely outpace inflation, with TRICARE Retired Reserve and TRICARE Young Adult rates showing significant increases.

[AT TRICARE.MIL: Get the 2025 Costs]

For retirees and their dependents, TRICARE Prime is generally less expensive than TRICARE Select, especially if you are enrolled in a military treatment facility (MTF). However, TRICARE Select is considered much more flexible, as it does not require a visit to your primary care manager (PCM) to get a referral for specialty care.

The difference in maximum out-of-pocket costs for covered services – the catastrophic cap (CC) – has steadily grown since the TRICARE Select CC was increased from \$3,000 to \$3,500 in 2021 and has been COLA-adjusted each year since. The TRICARE Select CC will increase to \$4,261, as the Prime CC remains at \$3,000.

Other 2025 rates to consider for retirees and their families in Group A (those who entered service before Jan. 1, 2018):

TRICARE Prime

- **Annual premium, individual:** \$372 (up from \$363 in 2023)
- **Annual premium, family:** \$744 (up from \$726)
- **Deductible:** \$0 (same as 2024)
- **Primary care copayment:** \$25 (same as 2024)
- **Specialty care copayment:** \$38 (up from \$37)
- **Catastrophic cap:** \$3,000 (same as 2024)

Continued on next page...

TRICARE Toolkit: Here's How Much Your TRICARE Rates Will Rise in 2025

Continued from previous page...

TRICARE Select

- **Annual premium, individual:** \$181.92 (up from \$177.96 in 2023)
- **Annual premium, family:** \$364.92 (up from \$355.92)
- **Deductible, individual:** \$150 (same as 2024)
- **Deductible, family:** \$300 (same as 2024)
- **Primary care copayment:** \$37 (up from \$36)
- **Specialty care copayment:** \$51 (up from \$50)
- **Catastrophic cap:** \$4,261 (up from \$4,157)

Other Plans

- **TRICARE Reserve Select:** Member-only monthly premiums will rise to \$53.80 (from \$51.95 in 2024), while member-and-family premiums move to \$274.48 (up from \$256.87).
- **TRICARE Retired Reserve:** Member-only monthly premium: \$631.26 (up from \$585.24); member and family \$1,513.04 (up from \$1,406.22).
- **TRICARE Young Adult Prime:** \$727 monthly premium (up from \$637).
- **TRICARE Young Adult Select:** \$337.00 (up from \$311)
- **Continued Health Care Benefit Program:** Member-only quarterly premium: \$1,849 (up from \$1,813); member and family \$4,621 (up from \$4,539).

[RELATED: [What More Pharmacy Closures Could Mean for Your TRICARE Benefit](#)]

Visit [this link](#) for full 2025 pricing, including costs for active duty servicemembers and families; out-of-pocket costs for ambulance services, emergency room visits, and inpatient admission; and a full breakdown of out-of-network pricing for TRICARE Select users. The site also includes prices for Group B beneficiaries (those whose service began on or after Jan. 1, 2018). ★





Surviving Spouse Corner: A Season to Be Grateful

**By Susan Collins, Surviving Spouse Advisory Council Member
November 05, 2024**

The holidays are filled with special family times that include beautiful memories. These memories can be sweet and make you all warm inside, but they also can cause sad emotions relating to the loss of a loved one.

As Thanksgiving approaches, it can be beneficial to focus effort and energy on what you are grateful for in your “new life” since the loss of a loved one. I am grateful for:



- The enduring and unwavering support of my family, friends, and community — as a military surviving spouse, these are near and far.
- My good health that allows me to support my family and grandchildren as they grieve and help others as well.
- Being able to enjoy every new day. To be able to walk daily and enjoy meeting people, nature, trails, lakes, the ocean, sunrises, and sunsets.
- Beautiful memories and our legacy that I can pass down to my children and grandchildren.
- The strength and all the beauty life has to offer.
- My resilience to persevere.
- My faith. I look forward to meeting my spouse again.
- All life’s experiences. These experiences, whether they are good or bad, shape us throughout this life. They keep us alive.

As the holiday season approaches, I wish everyone good health and happiness and a wonderful Thanksgiving that is shared with family, friends, and great memories.



Chaplain's Corner...



OUR LAND...OUR RESOURCE

Last week my wife and I completed a 6 week auto journey through the Midwest and Western States. We covered over 6,000 miles through Texas, Colorado, Washington, California and returned home. We planned it for a fall cruise to Alaska but God had a much better plan. We knew Alaska would be cold so we were prepared for the weather on the ship. We weren't prepared, however for the awesome beauty of God's Fall Color tour for us. As we traveled north through the mountains of Colorado the shades of yellow, orange and green of the aspen, oak and evergreens were fascinating. Then the roaring rivers along our route and their canyons and colors took our breath away. Crimson red hardwoods and mountainsides of evergreens with golden aspen highlighted by the morning sun reminded us that there is still gold in them thar' hills.

Now that our journey has ended I am reminded that our Creator has given us this land and its resources to benefit us and to care for. The rich resources of America are part of the many benefits which are entrusted to us. This land was precious to our Native Americans long before we received it. Genesis tells us that the land, resources and animals are our responsibility.

The land of Canaan was a gift from God to the Hebrew people. It was his promise to Abraham and Moses who followed their faith in the promises of the Covenant that God had given to them by his word. The Hebrew people were aware of the fact that the Land (Canaan) was the most important benefit that God had given them.

Scripture tells us that to whom much is given; much is required. America and our freedoms are the result of much sacrifice. The sacrifices of the Native American Peoples were the beginnings of our nation's sacrifices. Our forefathers, the revolutionaries and the generations before us fought for our freedoms and country. The pioneers, farmers, miners, inventors and industrialists received land, wealth, greed and profit from their sacrifices. Our military are currently serving and sacrificing for our freedoms.

Unfortunately, I believe that America is losing our understanding and the responsibility of freedom and sacrifice. Less than one percent of our country is serving in our armed forces. Recruiters are having a difficult time filling their quotas of new recruits. Some of our politicians seem to have forgotten that they are public servants. Hopefully there are enough who are in office who still believe that their service is their sacrifice. Those will be the mentors of the men or women who appear to have forgotten their mission.

As we of MOAA have been leaders and many of us are still mentoring the leaders and followers around us we continue to tell our stories and model our service. The fact is that the greatest resource America has is our democracy and the people who live here. Since we are the United States of America our diverse population is our strength. Our Trust in our values and our people and our trust in God and/or, our faith gives us that strength.

I believe America and our wealth of resources is God's gift to us. This Thanksgiving let us once again give thanks for the land and the people who live and serve here. And let us not forget that our sacrifice is a gift, to our God, our faith and our country.

~ *David Essells, USAR, MAJ, RET*

MOAA – HA Chapter Meeting From the Ukrainian Frontline with Thanks October 26, 2024

CULTURAL FORCES

OCTOBER 26, 2024 AT 5PM
HONOR CAFE
SUPPORTED BY J.R. MCDONALD
103 NORTH THOMPSON STREET
CONROE, TX 77301

FREE ADMISSION
LIVE MUSIC

FROM THE UKRAINIAN FRONTLINE WITH THANKS

2ND MUSIC TOUR OF GRATITUDE TO AMERICA

Ukrainian classical and world music from professional artists, now active duty soldiers

TARAS STOLIAR • OLHA RUKAVISHNIKOVA • YURI IVASKEVYCH
MYKHAILO OLINYKYK • SASHA BOOLE • LIUBOV SHIPILUK
MYKOLA SIERGA AND SPECIAL GUESTS

Armed Forces of Ukraine, U.S. Army, U.S. Marine Corps, MIRM, inspra, RUFFETT, HONOR

FROM THE UKRAINIAN FRONTLINE WITH THANKS

U.S. MUSIC TOUR OF GRATITUDE: FROM THE UKRAINIAN PEOPLE TO AMERICA

Professional artists before the war, now active duty soldiers and frontline volunteers, will present a wide variety of music, from Ukrainian and world classics to covers of popular hits and country tunes. Most artists fought in some of the fiercest battles of the war. After recovering from injuries, they get back to playing music.

The music tour will visit Washington DC, Richmond (VA), Charlotte (NC), Columbia (SC), Atlanta (GA), Miami, Tampa and Orlando (FL), Montgomery (AL), Jackson (MS), New Orleans (LA), Houston, Austin, Dallas, and Annapolis (TX), Santa Fe (NM), Phoenix (AZ), Los Angeles and San Francisco (CA) and a few other cities.

 Yuri Ivaskevych Violin and viola The Department of Defense Military Musician Operative, 10th Special Signal Battalion Camp Pendleton, CA	 Taras Stoliar Bass and double bass Artist of Honor (AF) Military Musician Operative, 10th Special Signal Battalion Camp Pendleton, CA	 Olha Rukavishnikova Violin, violinist and concertmaster (AF) Military Musician Operative, 10th Special Signal Battalion Camp Pendleton, CA	 Mykhailo Oliynyk Conductor, pianist, and singer (AF) Military Musician Operative, 10th Special Signal Battalion Camp Pendleton, CA
 Sasha Boole Country music singer, songwriter, and producer (AF) Operative, 10th Special Signal Battalion Camp Pendleton, CA	 Liubov Shipiliuk Bach to blues singer, and songwriter (AF) Operative, 10th Special Signal Battalion Camp Pendleton, CA		

FREE ADMISSION
LIVE MUSIC

Cultural Forces brings together active servicemen and volunteers of artists and creative trades. Through culture and arts, Cultural Forces improves morale, morale and provides psychological support to soldiers in combat and secondary zones.



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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 December 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: _____