

Dec 2020

President's Input

Welcome to newest Chapter member Lt Col (ret) Dane Harrel.

Condolences for the family of Wayne McCollom, Major (ret), whose wife Marie, passed away in August. Wayne survives and is living in Creve Coeur MO, near his family.

Back in March if someone would have mentioned that we would still be living in an environment governed by pandemic restrictions, I would have thought they were crazy. I guess we're all the crazy ones now as we try to cope with the new "un-normal" that continues its grip on the nation and the world. We would like to get back to the way things were, meeting regularly, but we may still be a bit away from that happening. Your Southwest Board is hopeful, though, and we're planning for our first face-to-face, in-person meeting in February. In the meantime, we have a scholarship fundraising effort this month and a (hopefully) virtual meeting with a MOAA National member in

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If you haven't gotten your flu shot yet, you should read the article about flu vaccine below. And if you're over 65, you're eligible for the high potency serum.

If you're a resident in one of the 10 states identified by VA for a pilot program for free treatment of back pain, you can count yourself fortunate. Read more about this in TRICARE to Offer Free Physical Therapy for Back Pain in Some Locations.

MOAA has successfully worked to get relief to Group A retirees (those who retired prior to Jan 1, 2018) from the short notice to pay fees for TRICARE Select.

One of the issues that has been pursued very hard

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Treasurer's Report for Oct 2020	
Checking Account Balance ...	\$400
Savings Account Balance	\$4,970
Certificates of Deposit	\$15,128
Total	\$20,498



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Visit our website: www.moaa-swil.org

Send your comments to moaa.swil@gmail.com

If you normally receive the newsletter via email, but received it in the mail, then we don't have your correct email address. Send your name and correct email address to moaa.swil@gmail.com.

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This Month's Program

**DUE TO THE CURRENT RESTRICTIONS ON GATHERINGS,
OUR DECEMBER PROGRAM IS CANCELLED.**

**PLEASE CONSIDER A MONETARY DONATION TO THE
SCHOLARSHIP FUND.**

**WE DON'T BELIEVE THAT RESTRICTIONS WILL BE LIFTED
THIS YEAR, SO ALL IN-PERSON MEETINGS UNTIL JAN 2021
ARE CANCELED.**

**WE WILL KEEP YOU INFORMED ABOUT FUTURE
PROGRAMS IN THE NEWSLETTER.**

SAVE THE DATE! Please join us 21 January 2021, from 1630 to 1830 hours
for a **[VIRTUAL HAPPY HOUR](#)**.

Details will be coming in next month's newsletter.

Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
21 Jan 2021	Virtual	Virtual Happy Hour, Speaker TBD
Feb 2021	TBD	TBD
Mar 2021	TBD	TBD
Apr 2021	TBD	TBD
May 2021	TBD	Annual Business Meeting
Jun 2021	TBD	TBD

President's Input (continued)

January. Read more about these in the Programs section.

If you're like me, you're glad to be done with the political ads, rhetoric, and general nastiness that has become much of our lives every four years. I hope that everyone did their civic duty as a member of this nation and took the opportunity to vote in the election. Every vote counts. I was flabbergasted that so many prominent citizens (athletes, actors, and the like) had never exercised their privilege or taken the opportunity to vote in several past elections. I hope I am always able to take part in this freedom and never regret not taking the opportunity. More importantly, the business of running the nation still awaits, yet the election is still not over. Hopefully we'll see some increased level of activity by our elected national and state legislators as the end of the year approaches.

Some of the work that needs attention is to pass a budget prior to December 11, or we'll end up with another Continuing Resolution (CR) that extends the funding levels of last Fiscal Year (FY) yet again. This will avoid a shutdown of the government, but is not necessarily a good thing for many reasons. Read more about what needs to be done in the Legislative Update section. Also, read about MOAA's recent success with the new TRICARE Select enrollment period. There are also TAKE ACTION opportunities for members to send to our elected legislators. Please continue your great service to the nation through these opportunities. Thank you for your continued attention to these matters and for your support of the Chapter, community, state, and nation. God bless you, your families, the men and women who are serving today, the President and his family, his administration, and this great United States of America.

Legislative News (continued)

is the expansion of Agent Orange induced diseases that are being manifested in many Vietnam veterans and payment to those veterans for the disabilities associated with the diseases. Right now, Congress is still considering the NDAA. Please take action to let your elected representatives know how you stand on this issue.

Medicare Part B bill will go up about 2.7% in 2021. More information on Medicare is available at this [link](#).

Lastly, expect that COLA will be somewhere around 1.5% starting in January 2021.

Take Action!

These important issues require your immediate attention.
Send your elected officials a MOAA-suggested message today.

(Note: for more details about issues you can carry to our legislators, see the Take Action article in Council and Chapter News, or go to <https://takeaction.moaa.org/moaa/?0>)

Pass a Budget, on Time, to Avoid Damage Caused By Continuing Resolutions ([link](#))

Continuing resolutions stall plans to modernize DoD and improve the lives of servicemembers, military families, retirees, and veterans. New programs receive no funds while outdated ones limp forward. Looming shutdowns put some servicemembers' pay at risk. Ask your lawmakers to pass a budget on time this year.

Ask Your Lawmaker to Help Expand Benefits for Vietnam Veterans Exposed to Agent Orange ([link](#))

The Senate version of the FY 2021 National Defense Authorization Act (NDAA) would expand the VA benefits available to Vietnam veterans exposed to herbicides such as Agent Orange, adding medical conditions scientifically linked to such exposure

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Legislative News (continued)

TRICARE to Offer Free Physical Therapy for Back Pain in Some Locations ([link](#))

by Patricia Kime, Military.com, 30 Oct 2020

Beginning Jan. 1, Tricare beneficiaries in 10 states will have access to free physical therapy sessions for lower back pain.

Defense Health Agency officials announced Tuesday that effective next year, military family members and retirees and their families who use Tricare can get up to three physical therapy treatments for their pain.

The pilot program, set for Arizona, California, Colorado, Florida, Georgia, Kentucky, North Carolina, Ohio, Tennessee and Virginia, will run through Dec. 31, 2023.

According to an analysis by the Defense Health Agency, military retirees are nearly 50% less likely than others to get physical therapy for lower-back pain. Retiree and their family members make copayments under Tricare for physical therapy sessions; the pilot is designed to determine whether these beneficiaries will use the benefit if it is offered at no cost.

The program will be available to beneficiaries who are experiencing new onset of back pain, by referral from a Tricare provider. To ensure that the visits are covered, beneficiaries must live in a state where the pilot is offered and must be seen by an authorized provider who practices in one of the covered states, according to DHA.

Beneficiaries already receiving physical therapy for lower-back pain at the start of the pilot are not eligible for the program, but patients who have previously been treated for such pain and experience a flare-up will be able to access the benefit.

The program will not cover physical therapy provided by a home health agency.

For more information, contact your Tricare provider or contractor. In the Tricare East Region, Humana Military can be reached at 1-800-444-5445; in the West, Health Net Federal Services is at 1-844-866-9378.

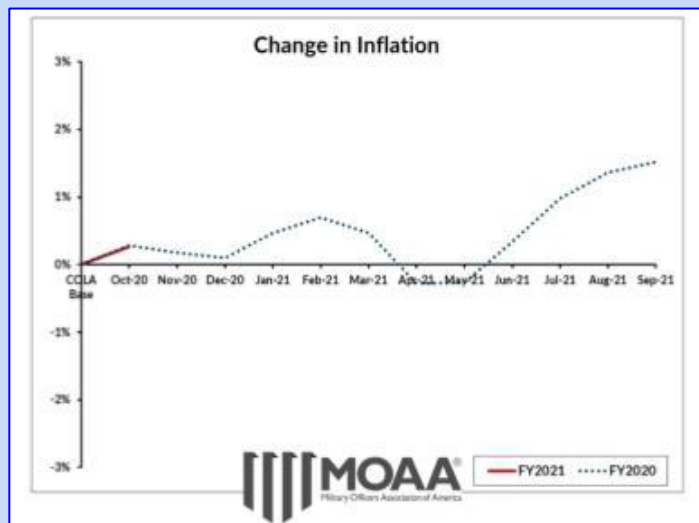
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COLA Watch

(moaa.org/content/take-action/cola-watch)

The October 2020 CPI is 254.076, 0.3 percent above the FY 2021 COLA baseline.

The Consumer Price Index for November is scheduled to be released Dec. 10. The CPI baseline for FY 2021 is 253.412.



Legislative News (continued)

TRICARE Prescription Drug Costs Won't Rise in 2021 ([link](#))

by Patricia Kime, Military.com, 30 Oct 2020

Some good news for Tricare beneficiaries facing increasing costs in Tricare enrollment fees and premiums, next year: Your prescription drug costs will not change.

Under the fiscal 2018 National Defense Authorization Act, copayments for medications available at retail pharmacies and through the Tricare mail-order system will not increase next year. Under the fee structure, 30-day prescriptions at Tricare network pharmacies for generic drugs will remain at \$13, and for brand names, \$33.

Copayments for prescriptions available through Tricare's home delivery program also will remain the same, a 90-day supply of a generic drug delivered by mail will be \$10, a brand-name medication, \$29 for a 90-day prescription, and \$60 for a medication not listed in the Tricare formulary.

Prescriptions remain available to no cost for those who can use a pharmacy at a military treatment facility.

The fiscal 2018 defense policy bill set the rates for Tricare pharmacy copayments through 2027. By law, they will increase next year by \$1 to \$8, depending on the type of prescription, unless Congress changes the fee schedule.

The stabilization for 2021, also set by law, comes on the heels of a 2020 increase that took many military retirees by surprise. That spike raised each quantity and drug category by several dollars per refill.

DoD is required by law to implement the new fees this year, but Tester said it is unlikely Congress could change the requirement before the end of the year. He noted that it is within Esper's authority to delay implementation.

Tricare officials said any new out-of-pocket expenses determined by the COLA increase will be published before the start of open enrollment Nov. 9. The enrollment window closes Dec. 14.

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Chapter Officers	
President	Col (ret) Bob Norman
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	Lt Col (ret) Ann Morey
Treasurer	Col (ret) Bob Koss Col (ret) Phil Yavorsky
Membership	Maj (ret) Sabrina Luttrell-Andrews
Programs	Yasemin Koss
ROTC Liaison	CDR (ret) Tim Grout
Spouses Liaison	Narni Cahill

Call for Articles! If you want to submit an article for the Eyes to the Skies, just send the draft article to me at moaa.swil@gmail.com. Please keep these things in mind:

- Submit your article by the 10th of the month prior
- The article must be in MS Word or text format

We reserve the right to edit the article so it fits in the newsletter and meets our (and MOAA's) editorial policy.

Editorial Policy

The Southwest Illinois Chapter Newsletter is published monthly by the Southwest Illinois Chapter which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are nonpartisan.



Legislative News (continued)

TRICARE Young Adult Premiums Will Spike in 2021 ([link for article on Tricare.mil](#))

by Kevin Lilley, 27 Oct 2020

Premiums for TRICARE Young Adult (TYA) coverage will increase by 22% for TYA Prime users and nearly 13% for TYA Select users as of Jan. 1, according to an Oct. 21 post at TRICARE.mil.

By law, the TYA program must pay for itself, requiring premiums that cover the full cost of the program. To meet that law in 2021, premiums for TYA Select will rise to \$257 per month, up from \$228, while TYA Prime users will pay more than \$80 extra per month (\$459 per month, up from \$376).

Military families wouldn't face these high rates (and rate increases) if TRICARE eligibility aligned with private-sector plans that maintain coverage of young adult children up to age 26. MOAA supports H.R. 7176, the Health Care Fairness for Military Families Act, which would allow TRICARE Prime and Select users to keep their children on their plan up to age 26, regardless of whether the child is a full-time student, married, or eligible for health care coverage from an employer or other source.

This would not only eliminate separate premiums for TRICARE young adult coverage, it would expand eligibility from the existing setup, which requires children to be unmarried and unable to secure coverage from another source. This means for many, TRICARE coverage ends at age 21 (23 if an unmarried, full-time college student).

The bill "fixes a long-standing gap between TRICARE coverage and commercial plans," said Karen Ruedisueli, MOAA's director of government relations for health affairs. "While only about 35,000 young adults enroll in TYA each year, it's a benefit many families – including primarily career servicemembers and those making the challenging transition out of uniform – may come to rely upon."

Premium hikes are not a new phenomenon, either: TYA Prime had a \$201 monthly premium in FY 2012, which has more than doubled since. TYA Select started at \$176 a month that year and has increased 46% since then. As premiums grow, we are concerned TYA will eventually fail to be a viable solution for military families who need young adult coverage.

The bill has not advanced out of committee since its introduction in June and likely won't be a part of the legislative scramble expected at the conclusion of the 116th Congress. It is critical that TRICARE evolves to keep up with commercial plan policies so military families have a coverage on par with other employer-sponsored plans. MOAA plans to pick up its fight for the change in law with the 117th Congress come January, Ruedisueli said.

TRICARE Select Enrollment Fee Reinstatement Period Extended ([link](#))

by Karen Ruedisueli, 20 Oct 2020

MOAA's advocacy efforts to protect Group A retirees have paid off with an extension of the TRICARE Select enrollment fee reinstatement period. MOAA President and CEO Lt. Gen. Dana Atkins, USAF (Ret), received the positive news in a letter from the Defense Health Agency (DHA), and the TRICARE website has been updated to reflect the expanded reinstatement period.

DHA understands and agrees with the concerns outlined in MOAA's letter to the agency and has agreed to extend the reinstatement period from 90 days to 180. Data from past enrollment periods indicates most beneficiaries process enrollment within six months of the new requirement. DHA will conduct an analysis of TRICARE Select retiree enrollment as the 180-day mark approaches and has agreed to consider a further extension based on the enrollment rate at that point.

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TRICARE Select Enrollment Fee Reinstatement Period Extended (continued)

The extended reinstatement period is critical in protecting Group A retirees who don't hear about the enrollment fee or otherwise face barriers to processing their payment. Group A retirees who fail to pay the new enrollment fee – \$150 annually for an individual, \$300 for families – will be disenrolled from TRICARE Select as of Jan 1, 2021, but will now have 180 days to request reinstatement with retroactive coverage.

While the reinstatement period provides a safety net, failure to pay the enrollment fee will result in loss of TRICARE coverage until enrollment can be reinstated. Coverage will be retroactive, but families may have to pay providers directly for medical care and submit paperwork to TRICARE for reimbursement.

Please note the new TRICARE Select enrollment fee applies only to Group A retirees (those who entered service before Jan. 1, 2018). It does not affect TRICARE For Life (TFL) or TRICARE Prime beneficiaries. It also does not apply to active duty family members, Group A medically retired servicemembers and their families, and survivors on TRICARE Select.

Group B retirees on TRICARE Select (those who entered service on or after Jan. 1, 2018) already pay an annual enrollment fee of \$471 for individual and \$942 for family coverage. MOAA's advocacy during the Military Health System (MHS) reform process resulted in a FY 2017 National Defense Authorization Act (NDAA) provision creating TRICARE beneficiary Groups A and B to protect those already serving or retired from the higher Group B enrollment fees.

Set Up Your Enrollment Fee Payment

Group A retiree families on TRICARE Select are encouraged to process their enrollment fee payment as soon as possible – you do not have to wait for TRICARE Open Season to begin.

If you take action before Nov. 20, the monthly allotment payment will be effective Jan. 1, 2021. However, after Nov. 20, you may have to pay for one or more months up front while waiting for the allotment to process. If you're unable to pay by allotment, you must set up automatic payments via an electronic funds transfer from a U.S. bank account, credit card, or debit card.

Depending on your TRICARE contractor, you can set up your monthly payment by online self-service, phone, or mail. To get started, visit your managed care support contractor's website:

- TRICARE East Region: Humana Military (<https://www.humanamilitary.com/selectfees>)
- TRICARE West Region: Health Net Federal Services (<https://www.humanamilitary.com/selectfees>)
- TRICARE Overseas Program (TOP):
 - International SOS: (<https://www.tricare-overseas.com/tricare-overseas-program-top-select-retirees>)
 - contact your TOP Regional Call Center (<http://www.tricare-overseas.com/contact-us>)

TRICARE's Uncertain Future: How MOAA Is Working to Protect Your Benefit ([link](#))

by Karen Ruedisueli, 2 Sep 2020

Military Health System (MHS) reform, directed by Congress via the FY 2017 National Defense Authorization Act (NDAA), touches almost every element of the system. While MOAA has most recently been fighting for increased reporting requirements and congressional oversight of military treatment facility (MTF) restructuring and medical billet cuts, we have also been monitoring potential changes to TRICARE since discussions on the next generation of TRICARE contracts, known as T-5, began last year.

There is still time to influence T-5. The draft request for proposal (RFP) was just released, and T-5 requirements are still being shaped. The current TRICARE T-2017 contracts run through Dec. 31, 2022.

TRICARE's Uncertain Future (continued)

The key takeaway: While we appreciate congressionally-directed TRICARE reforms are intended to improve access and quality of care, as well as the Defense Health Agency's ability to address contractor performance issues, they must be carefully coordinated with other MHS reforms and consider the impact on TRICARE program costs. Otherwise, beneficiaries could face inadequate TRICARE network availability in some areas, pressures for higher out-of-pocket costs, and a rocky transition to the new contractors.

MOAA's Position

MOAA's top priority is protecting beneficiary access to high quality care and the value of the military health care benefit. We support congressionally directed TRICARE reforms aimed at better serving beneficiary needs, improving integration with MTF leadership, and facilitating a more agile, cost-effective approach. Reforms that provide DHA with options to swiftly address contractor performance issues are particularly important.

However, since the FY 2017 NDAA was passed, MOAA has had concerns about simultaneously increasing demand for TRICARE network care (via MTF restructuring and rightsizing) while also changing the TRICARE supply of network care (via a transformed TRICARE construct).

We also suspect the new approach may result in higher TRICARE program costs that will create pressure for higher beneficiary out-of-pocket costs. In its report to Congress, DoD cites possible cost increases related to potential reductions in provider discounts and the cost of a back-end administrative contract to handle eligibility/enrollment/encounters.

MOAA believes the approach outlined in DoD's report to the SASC has merit. It is important to test and evaluate TRICARE changes before rolling them out program-wide. It is also critical to allow time to integrate TRICARE reforms with MTF restructuring and rightsizing efforts that could dramatically increase demand for TRICARE network care. Instability in the civilian medical system resulting from COVID-19 is also likely to impact TRICARE reform efforts and must be considered.

All TRICARE changes being discussed as part of T-5 are still just under consideration – nothing is definite. MOAA will continue to monitor T-5 efforts and advocate for beneficiaries throughout the process. Regardless of eventual T-5 specifics, we urge DoD and Congress to ensure any TRICARE changes and pilots/demonstrations are monitored closely using robust metrics to assess impact on beneficiary access to care, the quality of that care, and the cost to beneficiaries and DoD.

Both the VA and TRICARE offer programs designed to ease access to no-cost flu shots for beneficiaries. Below, you'll find details, links, and other resources for each; learn more about the immunization itself at the Centers for Disease Control and Prevention (CDC) website.

Flu Shot 2020: Full Details for VA, TRICARE Availability ([link](#))
by Kevin Lilley, 2 Oct 2020

Where: Participating retail pharmacies and urgent care locations within VA's network, as well as walk-in VA flu stations. Patients admitted to a VA facility may be able to receive the vaccine during a scheduled VA appointment. Use the VA's online locator to find in-network pharmacies and urgent care providers.

Eligibility: Veterans must be enrolled in the VA health care system to receive the vaccine at participating retail pharmacies. To receive the vaccine from participating urgent care locations, they must be enrolled and have received care from a VA provider or in-network community provider in the last 24 months. Check eligibility with your local VA medical facility or call 844-MyVA311 (844-698-2311) and select option 1, then select option 1 again.

Flu Shot 2020 (continued)

What Else You Should Know:

- Eligible veterans can receive the standard or high-dose flu shot.
- Call the provider before your visit to ensure vaccine availability.

Learn More: Visit VA's website for answers to frequently asked questions, points of contact, and other resources.

TRICARE Flu Shots

Where: A military hospital or clinic, participating network pharmacy (see note below), or TRICARE-authorized provider (visit may require a co-pay or cost share). TRICARE's flu vaccine webpage (tricare.mil/CoveredServices/FluVaccine) includes links to find these locations.

Eligibility: All TRICARE plans cover the vaccine.

What Else You Should Know:

- Eligible beneficiaries can receive the standard or high-dose flu shot.
- Call the provider before your visit to ensure vaccine availability.
- When contacting pharmacies, ensure the vaccine will be given by a pharmacist. If it's being administered by an on-site provider or via an in-house medical clinic, it may not be covered by TRICARE.
- Active duty members, as well as National Guard and Reserve members, must get the flu vaccine. They have priority at military hospitals and clinics.

Learn more: TRICARE.mil/Flu includes links to plan details, contact information, and guidance on flu symptoms and prevention.

DoD Pauses Plan to Send TRICARE Beneficiaries Away From Military Facilities ([link](#))

by Richard Sisk, 12 Oct 2020

The COVID-19 pandemic has put on hold the Defense Health Agency's effort to reboot its ambitious reform of the military health system, even as it prepares for the complicated distribution and administration of novel coronavirus vaccines -- once they are approved.

"Some outpatient physicians' offices have either downsized or closed themselves," putting in doubt the agency's goal of sending about 190,000 Tricare beneficiaries into the private sector to seek care, said Army Lt. Gen. Ronald Place, the DHA director.

"[In addition], some hospitals across America have either downsized or closed," Place said in an Oct. 8 call with reporters organized by the Defense Writers Group. "[Data the DHA had gathered] to make recommendations to the [Defense Department] about where the capability may exist in the civilian community to effectively provide access to safe, high-quality care for some of these beneficiaries -- that information may no longer be true."

As a result, the DHA has also put on hold a plan to cut as many as 18,000 medical billets from the military health system, Place said, adding that he doesn't expect to make recommendations to the DoD on either plan until at least early 2021.

Instead, the intention is to reassess what is available in the private sector, "bring all that information back to the secretary of defense" and "help determine a way forward," he said.

2021 FEDVIP Pricing Schedules Released ([link](#))

by Paul Frost, 20 Oct 2020

Late last week, the Office of Personnel Management (OPM) finally posted the long-awaited 2021 Federal Employee Dental and Vision Insurance Program (FEDVIP) pricing schedules (see [link](#)).

By this time last year, I was able to summarize the average dental and vision increases for 2020. That data's not yet available, and while it may come later, I wanted to demonstrate what I encourage every FEDVIP dental and/or vision plan holder to do – check whether the scheduled 2021 pricing for your current plan provider continues to meet your family's dental and/or vision needs.

If you are comfortable with your plan's scheduled premium increase (or decrease, in some cases) and were pleased with the benefit itself overall, then do nothing – your plan will roll over under new premium pricing beginning Jan 1, 2021.

If you're looking to make a change, remember the 2021 FEDVIP open season will run Nov. 9 to Dec. 14. MOAA Premium and Life members can get some guidance on shopping for a new plan by watching the MOAA webinar (you must log in access) at this [link](#).

Below you'll find some sample comparisons of 2020 versus 2021 dental and vision plan pricing in the St Louis Metro East area. In some cases, it may show why it may be beneficial to just “roll over” your existing plan.

Quotes are “Self Plus One” only and do not cover every possible plan available in that specific locale. Percent change in price year over year are in parenthesis after the 2021 figure. You can make your own comparisons at the BENEFEDS website.

Here are some specifics for the STL Metro Region:

Metro East Region (ZIP code: 62221)

Dental-High Plans

- Aetna: \$81.42 in 2020; \$81.38 in 2021 (-0.1%)
- FEP: \$75.03 in 2020; no change in 2021
- Delta: \$86.23 in 2020; \$83.72 in 2021 (-2.8%)
- GEHA: \$74.88 in 2020; \$82.27 in 2021 (+9.9%)
- Humana: \$46.02 in 2020; \$95.68 in 2021 (+108.1%)
- MetLife: \$82.75 in 2020; \$81.27 in 2021(-1.8%)
- United Concordia: \$66.89 in 2020; \$68.21 in 2021 (+2.0%)
- United Healthcare: no plan in 2020; \$85.93 in 2021

Dental-Standard Plans

- Aetna: No standard plan in 2020; \$45.24 in 2021
- FEP: \$39.69 in 2020; no change in 2021
- Delta: \$44.33 in 2020; \$43.18 in 2021 (-2.5%)
- GEHA: \$43.59 in 2020; \$47.84 in 2021 (+9.7%)
- Humana: no standard plan in 2020; \$54.25 in 2021
- MetLife: \$44.61 in 2020; \$42.14 in 2021 (-5.5%)
- United Concordia: no standard plan in 2020; \$47.00 in 2021
- United Healthcare: no plan in 2020; \$46.43 in 2021

Continued next page

2021 FEDVIP Pricing Schedules (continued)

Vision-High Plans

- Aetna: \$24.98 in 2020; \$24.27 in 2021 (-0.1%)
- FEP: \$23.77 in 2020; no change in 2021
- UnitedHealthcare: \$20.82 in 2020; \$21.97 in 2021 (+5.5%)
- VSP: \$28.86 in 2020; no change in 2021
- MetLife: no plan in 2020; \$23.64 in 2021

Vision-Standard Plans

- Aetna: \$13.78 in 2020; \$13.39 in 2021 (-0.1%)
- FEP: \$15.15 in 2020; no change in 2021
- UnitedHealthcare: \$13.82 in 2020; \$14.08 in 2021 (+1.9%)
- VSP: \$15.19 in 2020; no change in 2021
- MetLife: No plan in 2020; \$14.06 in 2021

(Note: Humana revised its 2020 Dental-High plan (no standard plan in 2020) for 2021 by providing both a Dental-High and Dental-Standard Plan. Humana 2020 Dental-High participants who do not request (via online or phone) to remain in the Dental-High plan for 2021 will be converted to Dental-Standard for 2021.)

2021 FEDVIP Dental Insurance Providers

Click the links below to find plan information, brochures, contact information, and more:

National/International

- Aetna Dental® (<https://www.aetnafed.com/fedvip-dental.php>)
- Delta Dental® (<https://feds.deltadentalins.com/fedvip/index.php>)
- Blue Cross Blue Shield FEP Dental® (<https://bcbsfepdental.com/>)
- GEHA Connection Dental Federal® (<https://www.gehadental.com/>)
- MetLife Federal Dental Plan (<https://federaldental.metlife.com/>)
- United Concordia Dental® (<https://www.uccifedvip.com/fedvip/home/>)
- UnitedHealthcare Dental® (<https://www.myuhcdental.com/member/>)

Regional

- Humana (<https://feds.humana.com/dental/>)

2021 FEDVIP Vision Insurance Providers

Click the links below to find plan information, brochures, contact information, and more:

National/International

- Aetna Vision Preferred® (<https://www.aetnafed.com/fedvip-vision.php>)
- Blue Cross Blue Shield FEP Vision® (<https://bcbsfepvision.com/>)
- MetLife Federal Vision Plan (<https://federaldental.metlife.com/vision/>)
- UnitedHealthcare Vision (<https://fedvip.myuhcvision.com/MWP/Landing>)
- VSP Vision Care® (<https://www.choosevsp.com/>)

Fees at National Parks Waived for Veterans, Gold Star Families Starting Nov. 11 ([link](#))

by Leo Shane, Military Times, 30 Oct 2020

Starting Nov. 11, veterans and Gold Star families will be able to visit national parks and other public lands for free, under a new initiative from the Department of the Interior.

Active-duty service members and their families are already granted free access to those sites under existing department rules. The new announcement broadens that benefit to more than 20 million more individuals in recognition of their service and sacrifice on behalf of the country.

In a statement, Interior Secretary David Bernhardt said the move gives all veterans “free access to the iconic and treasured lands they fought to protect.” The policy goes into effect starting on Veterans Day, Nov. 11.

“Our veterans and Gold Star Families have made incredible sacrifices to defend our freedoms and our homeland,” Sen. Chuck Grassley, R-Iowa, said in a statement. “Ensuring that they are able to enjoy all of the natural wonders of the country that they’ve served is one small way of saying thank you.”

The policy includes admittance to well-known sites like Yellowstone National Park in Wyoming, Mount Rushmore in South Dakota, Grand Canyon National Park in Arizona and Shenandoah National Park in Virginia.

Interior officials did not provide cost estimates for the move, but said that the policy change will affect about 2,000 public locations across the country. Fees for the sites can range from a few dollars per person to nearly \$100 for some weekly and annual passes.

For free access to the sites, veterans will have to present a Department of Defense Identification Card, a Veteran Health Identification Card, a government-issued Veteran ID Card or a state-issued U.S. driver’s license or identification card confirming an individual’s status as a veteran.

Gold Star family members can use similar Defense Department identification cards to verify their status.

While most national parks sites have remained open or re-opened in recent months amid the ongoing coronavirus pandemic, some programs and facilities still have limited access. Parks officials encourage all visitors to check with local parks administrators before traveling to the sites to ensure safe visits.

More information on the fee waivers will be posted on the department’s [website](#).

Medicare Part B Rates Will Rise in 2021. Here Are the New Figures ([link](#))

by Kevin Lilley, 10 Nov 2020

Your Medicare Part B bill will go up about 2.7% in 2021, with the rate of increase varying slightly depending on your income level.

Most Part B users will pay \$148.50 a month next year, up from \$144.60 in 2020. This is the standard premium, paid by those whose tax returns in 2019 were \$88,000 or less for an individual tax return (or married but filing a separate return) or \$176,000 for a joint return. Last year’s base figures were \$87,000 individual/\$174,000 joint return.

Those who earned more pay an adjusted rate for Part B coverage by adding an Income Related Monthly Adjustment Amount (IRMAA) to the standard premium. The breakdown of those rates (per [medicare.gov](#)), is as follows (Note: as with the standard premium levels, these income levels have risen slightly since 2020):

- Those with income from \$88,001 to \$111,000 on an individual return or from \$176,001 to \$222,000 on a joint return will pay \$207.90 per month, up from \$202.40 in this bracket in 2020.

Medicare Part B Rates Rise in 2021 (continued)

- Those with income from \$111,001 to \$138,000 on an individual return or from \$222,001 to \$276,000 on a joint return will pay \$297.00 per month, up from \$289.20 in this bracket in 2020.
- Those with income from \$138,001 to \$165,000 on an individual return or from \$276,001 to \$330,000 on a joint return will pay \$386.10 per month, up from \$376.00 in this bracket in 2020.
- Those with income from \$165,001 to \$500,000 on an individual return, or \$88,001 to \$412,000 when married but filing a separate tax return, or from \$330,001 to \$750,000 on a joint return will pay \$475.20 per month, up from \$462.70 in this bracket in 2020.
- Those with income above \$500,000 on an individual return, or above \$412,000 when married but filing a separate tax return, or above \$750,000 on a joint return will pay \$504.90 per month, up from \$491.60 in this bracket in 2020.

The increase is at a lower rate this year than last – the upper bracket jumped \$30 per month from 2019 to 2020, for example, but will rise a little more than \$13 from 2020 to 2021. This year’s continuing resolution, H.R. 8337, included language that limited the increase.

Income Adjustment

If your income figures from 2019 don’t reflect your current financial situation, especially in the event of a retirement, a divorce, or other life-changing events, you may qualify for a lower rate. You can file Form [SSA-44](#) (Medicare Income-Related Monthly Adjustment Amount -- Life Changing Event) or visit your local [Social Security Office](#) to request an adjustment.

Qualifying events include:

- Marriage, divorce/annulment, or death of a spouse.
- Work stoppage or reduction.
- Loss of income-producing property.
- Loss of pension income.
- Employer settlement payment.

For more information, call the Social Security Administration (SSA) at 1-800-772-1213.

MOAA members can email questions about Medicare or other benefits programs ([link](#)) to our benefits counselors. More information on Medicare is available at this [link](#).

Your Article Here!

Dear Fellow Officers and Spouses,

If you have something to say, we’d love to hear from you! Follow these simple steps:

1. Write something.
2. Send it to the newsletter editor (that’s me!) at moaa.swil@gmail.com.
3. Read it in the next newsletter.

Of course we may have to edit your article for content and space, and we’ll make sure it meets MOAA’s and our editorial policies. But we’ll do our best to ensure your full article is included in the newsletter.

We can’t wait to hear from you!

Best wishes,

Rick Sunner

2d Vice President & Newsletter Editor

COUNCIL AND CHAPTER NEWS

News from National MOAA

For more information about the articles in this month's newsletter and how you can get more involved in other issues, visit the MOAA [Take Action Center](#) or [News](#) webpages.

- [Protect Gold Star Spouses During Future Shutdowns](#)
- [Urge your Legislators to Support Concurrent Receipt](#)
- [Act Now to Extend CHAMPVA Coverage](#)
- [Support the Jobs and Childcare for Military Families Act](#)
- [Act Now to Help Veteran Caregivers](#)
- [American-Made Meds for Troops and More Oversight of Foreign-Made Drugs](#)
- [Tell Congress to Expand the Military Lending Act Protections to All Americans](#)
- [Tell Congress to Ensure the VA Covers These Four Conditions Linked to Agent Orange Exposure](#)
- [Support Incentive Pay Parity for Guard and Reserve Components of the Uniformed Services](#)
- [Congress Must Secure America's Pharmaceutical Supply](#)
- [Support the Military Family Readiness Improvement Act](#)
- [Urge Congress to Improve Support for Military Special Needs Families](#)
- [Support Concurrent Receipt for All Disabled Military Retirees](#)
- [Expand Military Spouse Education Opportunities](#)
- [Waive TRICARE Mail Order Pharmacy Copays During National Emergencies. Include COVID-19](#)
- [Protect the Military's Medical Pipeline](#)
- [Ask Congress to Preserve Arlington National Cemetery and Eligibility for 20-Year Retirees](#)
- [Help Military Families by Passing Child Care Stabilization Funding](#)
- [Ask Congress to Support Important Survivor Legislation](#)

SW IL VETERANS SERVICE OFFICE

The [VSO](#) provides free assistance to veterans, their dependents, and survivors in navigating complex services and benefits. The nearest VSO is in Belleville, and can be contacted at 618-233-8445/5140.

Note: VSO offices are currently closed. For remote veteran services, please call or email your nearest Veteran Service Officer via telephone, email or video meetings. If you prefer to be contacted for assistance, please use this web form at this [link](#).

If you are a woman veteran who prefers to speak with one of our female VSOs, please click on this map of women veteran service officers ([link](#)). Fellow women veterans are available to help!

Use the links below to read some timely veteran-related articles.

- [Send a Vet a Message](#)
- [Illinois Veterans Newsletters](#)
- [Illinois State Benefits Information](#)
- [Illinois State Veterans Programs](#)
- [Illinois Department on Aging](#) (information on services available to the aging population)

Please Note: the Mobile DMV has canceled their monthly Scott AFB activity for the rest of the year.

Passings

Marie Ann McCollom, 94, died August 18, 2020 with her family by her side in St. Louis, MO. A graveside memorial service was held at 10:15 on Monday, August 24th, 2020.

Marie was born February 12, 1926, in Versailles, Missouri to Joe and Doris Sims. Marie graduated from University of Missouri, Columbia in 1950 with a degree in Home Economics. After college she worked as an extension agent for Morgan County Missouri assisting people in rural areas with methods of home economics. Marie and Wayne were college sweethearts who met in psychology class where Marie helped Wayne pass the class! They were married December 26, 1952. Wayne and Marie enjoyed living in many places, including England, while Wayne served over twenty years in the U. S. Air Force. Marie was an active member of the Cahokia Mound Chapter of the Daughters of the American Revolution among various other volunteer activities. Marie spent many years with Wayne as an intrepid and traveling genealogical researcher, long before it was popular and available on the internet! Marie was an avid reader and seamstress!

Marie is survived by her husband of 67 years, Wayne McCollom; sons Kevin McCollom and Kyle (Christy) McCollom, six grandchildren Nina (Forrest) Webb, Theresa McCollom, AJ McCollom, Kyle Jr. McCollom, Connie McCollom, & Austin McCollom.

In lieu of flowers donations to the Air Force Assistance Fund (at this [link](#)) appreciated.

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Facts about the MOAA, SW IL Chapter Scholarship

By Ann Morey, Lt Col (ret)

Our first scholarship is in honor of CWO Charles E. Nalley Sr. He is a founding member of the Chapter and our first vice President. CWO Nalley was a 24-year veteran of the US Army Military Police Corps and served in both World War II and Korea. Shortly after his death in 1985, his wife Francis designated a part of his insurance to fund the scholarship in her husband's memory. Funding was also provided by the sale of hand sewn items, sewn by Francis, at chapter meetings. At some point, the board decided to hold fundraisers to support the scholarship. The amount awarded has varied over the years from \$50.00 to the current \$1,000.00. Various fundraisers have contributed to the scholarship fund; raffles, 50/50 proceeds, member donations, and most recently our annual Christmas Auction. The scholarship is open to children and grandchildren for chapter members.

In 2010, the Freedom Scholarship was born. A committee reviewed all the scholarship materials and recommended that, in addition to the Nalley scholarship, we fund a second \$1,000.00 scholarship to be awarded to an outstanding JROTC cadet from a high school in our catchment area of six JROTC units: Air Force units at Alton, Dupon, Mascoutah, O'Fallon, and East St Louis; and, an Army unit at Cahokia. For this scholarship, the senior cadet must be nominated by the senior instructor.

Our newest scholarship is the Inez Peters Memorial Scholarship. In memory of member Jack Peters mother, it is funded by family donations. The first scholarship was awarded in 2020 in the amount of \$2,000.00 dollars.

We also support the Illinois Council of Chapters scholarship fund and the National MOAA scholarship program. Amounts donated depends on the bank balance after we fund the Nalley and the Freedom awards. So, where in the world are our winners?

1997, Laura Stevenson, daughter of James "Rat" and Ann Stevenson. Laura graduated from SIUE with a degree in Criminal Justice. Her current position is business manager for a nursing home group.

2004, Diana Dalrymple, daughter of Steve and Kim Dalrymple. Diana graduated from the USAF Academy and spent 5 years on active duty as a scientist studying fuels and then as an entomologist studying

Continued next page

Facts: MOAA, SW IL Chapter Scholarship (continued)

the relationship between mayflies and aircraft. All above my head. She received her MD from Mayo Clinic and is finishing her 4th year of a dermatology residency at Mayo Clinic. I have suggested she open her practice on the east side of the Mississippi River.

2009, Alyssa Heimerman, daughter of Chuck and Cheryl Heimerman. Capt. Heimerman is stationed at Canon AFB, NM as an aircraft maintenance officer working on the Osprey Helicopter. She has a degree in Communication and Speech from SIUE and a master's degree in Organizational Communications. After several Middle East deployments, Alyssa is looking forward to a more stable 2-year tour in the recruiting service. She will PCS to Portland OR in Dec 2020.

2009, John Witzig, son of Bill and Cindy Witzig. A USAF Academy graduate, Capt. John is a KC 135 Instructor Pilot at Fairchild AFB, Spokane WA. He has been deployed numerous times and is still foot loose and fancy free.

2010, Linsey Gray Neace, daughter of Linwood "Woody" and Karen Gray. Linsey has her degree in Chemical Engineering and is currently manager for the production, distillation and warehousing of bourbon for Brown-Forman at Woodford Preserve in KY.

2010, Lauren Grant, granddaughter of Toni and Ken (deceased) Grant. Lauren received her medical degree from SIU, Springfield. She is just starting her residency program at St Louis Children's Hospital.

2015, Ashley Anderson Solis, granddaughter of Rick and Linda Sunner. Ashley graduated from the University of Arkansas and currently manages liability claims for Walmart.

2015, Catherine Pollman Kifer, granddaughter of Richard and Delores Kosco. She graduated from Missouri University with a major in Biological Sciences and a minor in chemistry and military sciences. A USA Medical Service Officer, serving as the commander of the 229th Multifunctional medical battalion (MMB), Missouri Air National Guard, Fulton, MO., Catherine was recently activated as the operational officer for the covid military mission in Missouri.

2018, Riley Hinton, grandson of Dave and Gail Hinton. Riley will finish his 2nd year at SWIC in Dec and will be transferring to a yet to be decided college for a major in chemical engineering.

2018, Taylor Grout, daughter of Tim and Jacquelyn Grout. Taylor is a senior at Missouri State, still playing Lacrosse, and applying for admittance to occupational therapy programs.

2018, Anthony Macaluso, grandson of Sal and Eva Macaluso. Tony is at Oklahoma State working on a dual major of Aeronautical Engineering and Space Science. He is active with the college race car team but his study abroad program in Germany took a covid hit. The ROTC unit is encouraging him to apply for an AFIT slot and/or to join the Space Command.

2020, Joshua Kosco, grandson of Richard and Delores Kosco. As a freshman attending on campus classes at Texas A & M in engineering, Joshua was so happy to win the campus lottery to attend a football game. Think the social life of a freshman in the time of covid is not what he thought it would be.

2020, Kaylie Grout, daughter of Tim and Jacquelyn Grout. As a freshman at FL State, Kaylie's experience is vastly different than big sisters. She is on campus but classes are all virtual. She did get to go to a football game so there is some social life.

As you can see, our kids are doing great. I know I have missed a lot of their stories so if they are yours and you want to see them in print, send me the information and we'll continue the 'Where in the World is' article next month.

To support our 'No Show' scholarship auction, please send your donation to PO Box 735, O'Fallon, IL 62269, checks payable to Southwest IL chapter, MOAA with scholarship on the memo line.

Thank you for all you do as you continue to serve our great nation. Stay safe, Ann Morey

Our Chapter's Scholarship Application [\(also found at this link\)](#)

By Ann Morey, LtCol (ret), Dec 2020

SOUTHWEST IL CHAPTER, MOAA
INEZ PETERS MEMORIAL SCHOLARSHIP APPLICATION
CWO3 CHARLES E. NALLEY SCHOLARSHIP APPLICATION

NAME _____
HOME ADDRESS _____
CITY _____ STATE _____ ZIP _____
PHONE NUMBER _____ E-MAIL _____
PARENT/GUARDIAN _____
ADDRESS IF DIFFERENT FROM ABOVE _____
NAME OF CHAPTER SPONSOR _____ RELATIONSHIP _____
HIGH SCHOOL/COLLEGE CURRENTLY ATTENDING _____
HIGH SCHOOL GRADUATION DATE _____ GPA _____ CLASS STANDING _____
COLLEGE OR SPECIAL TRAINING CREDIT: HOURS _____ SEMESTERS _____
NAME OF COLLEGE/UNIVERSITY ATTENDING or PLANNING TO ATTEND: _____

APPLICANT SIGNATURE _____ DATE _____

APPLICATION PACKAGE MUST INCLUDE:

(Incomplete packages will not be considered)

- Legibly completed application.
- Two one-page essays, one side, single space, font Times New Roman 12.
 - One-page essay outlining career goals and why the applicant chose or plans to pursue a particular field of study.
 - One-page essay on the applicant's participation in a particular extracurricular, school, or community activity highlighting accomplishments and explaining personal benefit from the activity.
- A letter of recommendation from a member of the school faculty or staff who can comment on your qualifications for your career choice.
- A letter of recommendation from an adult leader of an extracurricular, school, or community activity, organization, club, or employment in which the applicant was active.
- Official high school transcript, reflecting at least three years of high school and including any college credits as applicable. If you are currently enrolled in a college, also include your official college transcript.
- A copy of any and all of your ACT and/or SAT scores.
- A listing of all school and community clubs, organizations, and/or groups to which you are or were a member. Include any leadership positions, honors, and/or awards as applicable with the listed activities. This should also include participation identified in the one-page essay above.

Forward the completed package to:

Southwest Illinois MOAA
PO Box 735
O'Fallon, IL, 62269
Attn: Ann Morey

APPLICATION MUST BE POSTMARKED NOT LATER THAN 1 MAR 2021

Southwest Illinois Chapter
Military Officers Association of America
P.O. Box 735
O'Fallon IL 62269

Meeting Announcement

This Month's Meeting has been cancelled due to the current pandemic restrictions and an abundance of caution.