

## President's Input

Happy New Year! I hope you are looking forward to 2021 and getting 2020 with all its issues behind you. We may have a light at the end of the tunnel with the new vaccines that have been produced, but then again, there could still be issues. At the time of this writing, serum distribution is ongoing, and more is being produced. Let's all hope the new year will bring more and better signs of progress. With the new year comes the often-dreaded tax season. Those who received the "windfall" reduction in FICA back in your paychecks for 4 months will have to be alert to notice when your pay will be reduced by the same amount monthly for the first four months of the year. And hopefully, those who are using TRICARE Select have taken the opportunity to set up a payment plan for the new charge (\$150/year for single; \$300/year for family). The cost is not that much but it also means medical care is not "free" anymore. Read more about TRICARE Select in the Legislative Update.

*Continued on page 3*

Treasurer's Report for Oct 2020	
Checking Account Balance ...	\$540
Savings Account Balance .....	\$4,974
Certificates of Deposit .....	\$15,143
Total .....	\$20,657



Visit us on Facebook! (click logo on left)

Visit our website: [www.moaa-swil.org](http://www.moaa-swil.org)

Send your comments to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com)

## 2021 USO and Fisher House Donations Drive

by the MOAA Southwest Illinois Chapter

In this announcement of our chapter's 2021 USO of Missouri and St. Louis Fisher House campaign, we must first put all related precedented and unprecedented matters in perspective. Looking backwards, we (the chapter membership) see that we are passing through almost one full year of unprecedented time of pandemic challenge, and it will be with us throughout the 2021 campaign. Yet, within this timeframe, we established a new precedent – the all-time new high of contributions to the USO and to Fisher House. The 2020 record of \$9,250 of combined contributions set that new precedent in a sequence of many successive years of setting precedents. Our challenge for the 2021 campaign is to set another new precedent in these unprecedented times in our own precedented and unprecedented ways.

- We will not be meeting at traditional, in-person monthly luncheon or dinner meetings any time soon, so contributions at meetings are eliminated. *Continued on page 3*

**Reminder: Please review your chapter membership status and send in your local chapter dues, \$8 per year. Send to Southwest Illinois MOAA, PO Box 735 O'Fallon, IL, 62269.**

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# This Month's Program

**Due to the current restrictions on gatherings, our January program will be virtual.**

**Please join us on 21 January 2021  
from 1630 to 1830 hours  
for a Virtual Happy Hour**

**To join the Happy Hour, click this link:**

<https://wustl-hipaa.zoom.us/j/96814218277?pwd=MGhZSXBOWW45a3VjN3RiTVdSTGRpdz09>

**Meeting ID: 968 1421 8277**

**Passcode: 249128**

**To join by phone (audio only), dial: 1-312-626-6799  
(use the meeting ID and passcode above)**

**WE DON'T BELIEVE THAT RESTRICTIONS WILL BE LIFTED IN THE NEAR FUTURE, SO ALL IN-PERSON MEETINGS UNTIL FURTHER NOTICE ARE CANCELED.**

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

## **Upcoming Programs** (all are tentative due to pandemic restrictions)

<b>Date</b>	<b>Venue</b>	<b>Topic</b>
Feb 2021	None	None
Mar 2021	None	None
Apr 2021	None	None
May 2021	TBD	Annual Business Meeting
Jun 2021	None	None

### **President's Input (continued)**

Also, be on the watch for more opportunities to Take Action regarding Federal and State legislation issues. MOAA will need our support to advise the new Congress of the issues. We'll have to take the State issues to our State legislators. Meanwhile, thanks for supporting your Chapter's events. We'll try to return things to normal as soon as we can. God bless you, our community, our State, our Nation, the leaders, and those who stand in the gap to protect us and our freedom!

### **USO/Fisher House Donations (continued)**

- Most likely, we will not have the opportunity to solicit contributions of bulk items from local high schools or any other organizations. However, monetary contributions from others, except the high schools, outside the chapter, are a good alternative.
- We will be dependent on emails or texts as our primary means of effective communications. The newsletter is only a once per month publication. Virtual chapter meetings will not be frequent enough, or have enough participation to be a logical consideration for donations.
- The success of this year's campaign will depend first and foremost on the generosity and imagination of the membership.
- Each member should consider increasing their individual contributions if at all possible.
- Solicitations by chapter members from persons and organizations outside the chapter offer the best opportunity to increase overall contributions.
- EACH MEMBER SHOULD MAKE IT HIS OR HER OBJECTIVE TO OBTAIN A CONTRIBUTION FROM AT LEAST ONE OUTSIDE SOURCE. Please -- double please -- pledge to do this!
- What suggestions do you have for augmenting individual or chapter collection initiatives??? Please pass them along ASAP.

If you desire to contribute before the official start of the campaign, or you have ideas for 2021 campaign improvement to offer, please direct your checks and/or your ideas to either Ann Morey or Nick Wartonick. You can mail them to Ann at 811 North Lincoln Drive, O'Fallon, Illinois 62269, or to Nick at 7342 Timberpoint Court, Fairview Heights, Illinois 62208, or use the contact information provided below. Make checks payable to the USO of Missouri OR to the St. Louis Fisher House.

Be on the watch for emails about the campaign start and finish dates, more information about operation of the campaign, and further updates about the current operating status and special needs of the USO and Fisher House.

Last year, we adopted as our campaign theme "THE RIGHT SPIRIT" for all that those few words implied, and it worked for us. This year, let's be driven by the theme "THE RIGHT EFFORT", which is what setting a new precedent in unprecedented times will require.

Co-chairs, Ann Morey, 618-628-0268 (H), 618-409-9966 (M), ram204@att.net; and Nick Wartonick, 618-628-0858 (H), 618-406-6907 (M), wartonick-59@charter.net

Happy New Year! This year also marks a new session of Congress. On January 4, 2021, we will see begin the 117th US Congress that will serve the term from January 3, 2021 to January 3, 2023. As with all new sessions of Congress, all the issues that were on the docket at the end of the 116th Congress and had not turned into bills will need to be introduced again. That's why we continue to get after the



## Legislative News (continued)

issues that may have been supported in the past so they do become legislation. Hopefully before the legislature went home for Christmas break the Fiscal Year 2021 (FY21) National Defense Authorization Act (NDAA) was passed and we won't have to deal with another Continuing Resolution (CR).

### 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>)*

### Ask Your Lawmaker to Help Expand Benefits for Vietnam Veterans Exposed to Agent Orange

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. (Click this [link](#) for related story)

### Urge Your Lawmakers to Support FY21 NDAA Provisions to Stop Cuts to Military Medicine

Act now to urge your elected officials to support FY21 NDAA legislation that will halt cuts to military medicine and increase congressional oversight of these efforts. (Click [link](#) for related story)

### Update: House Overrides President's Veto of the FY2021 NDAA, 23 Dec 2020 ([link](#))

The House of Representatives on Monday evening voted to override the President's veto of the FY2021 National Defense Authorization Act (NDAA). The Senate is expected to begin considering an override on Tuesday with a vote possible by Jan. 3, according to The Hill. President Donald Trump on Dec. 23 vetoed the NDAA, which previously cleared Congress with large bipartisan support. The bill includes several MOAA-backed provisions.

### These MOAA-Supported Bills Will Improve Survivor Benefits ([link](#))

Despite the repeal of the "widows tax" in last year's National Defense Authorization Act (NDAA), there is still work to be done for Congress to improve equity for survivor benefits. MOAA and The Military Coalition, a group of military and veterans service organizations representing a combined 5.5 million-plus membership, continue to advocate for the survivor community and seek legislation to address existing inequities. One such

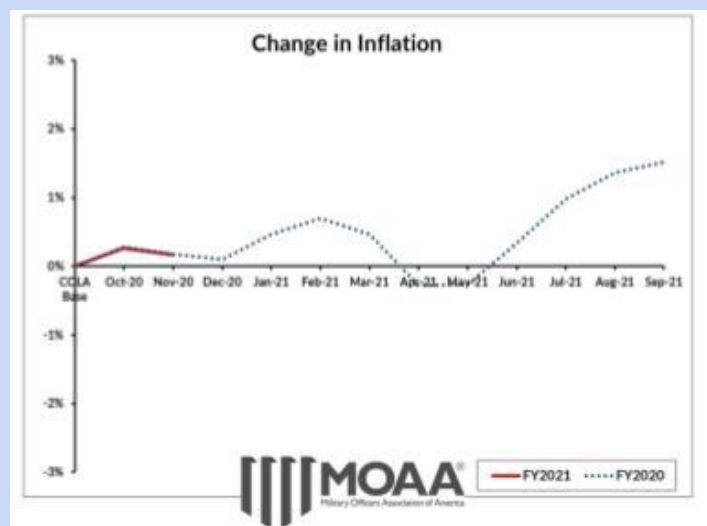
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### COLA Watch

[moaa.org/content/take-action/cola-watch](https://moaa.org/content/take-action/cola-watch)

The November 2020 CPI is 253.826, 0.2 percent above the FY 2021 COLA baseline.

The Consumer Price Index for December is scheduled to be released Jan. 13, 2021. The CPI baseline for FY 2021 is 253.412.



## Legislative News (continued)

piece of legislation making its way through both the House and Senate will do just that by lowering the so-called “remarriage penalty” and allowing more survivors of seriously disabled veterans to receive Dependency and Indemnity Compensation (DIC) benefits. Another would raise the DIC rate, and a third combines the two bills.

Back in November, over 100 Representatives and 46 Senators, along with over 30 veteran service organizations, implored members of the House and Senate Armed Services Committees to retain in the NDAA the addition of bladder cancer, hypothyroidism, and Parkinsonism to the list of conditions presumed to be connected to Agent Orange exposure for our Vietnam veterans. About 34,000 Vietnam veterans stand to gain from the legislation if passed. Based on all the backing, the language was included in the FY21 NDAA that passed the House on December 9. At the time of this writing, the bill had yet to clear the Senate, but looked favorable. The following is what to expect in the \$731.6 billion NDAA that authorizes everything from pay and benefits for servicemembers and families to the size of the force if the Senate accepts the House version. MOAA’s recent efforts look to benefit servicemembers and their families, to include a 3% military pay raise, a halt to proposed military medical cuts and military treatment facility (MTF) reorganization, and the addition of three conditions to the list of ailments presumed connected to Agent Orange exposure.

- **Military Pay Raise:** 3% military pay raise, effective Jan. 1, 2021, matches the administration’s request. In addition to a general pay increase, Congress increased Hazardous Duty Incentive Pay to \$275 per month for duty in a foreign area designated as an imminent danger area or high-risk duties.
- **Toxic Exposures:** Vietnam veterans benefit from language including three new presumptives on the list of illnesses linked to Agent Orange exposure: bladder cancer, hypothyroidism, Parkinsonism.
- **Guard and Reserve:** A House provision expanded hazardous duty incentive pay parity for the Guard and Reserve was adopted in the final bill. Reserve component personnel who maintain a proficiency will receive monthly pay like their active-duty counterparts receive when fulfilling required proficiencies like parachute duty, aircrew duty, and many others.
- **Commissaries and Exchanges:** Senate adopted House language that seeks an update the business case analysis (BCA) before moving forward with efforts to merge the back-office operations of the commissary and exchange systems. A GAO report identified flaws in cost and savings estimates in the initial Business Case Analysis (BCA), which will require a new BCA prior to DoD proceeding with plans for the consolidation.

*Continued next page*

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](mailto: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)

- Medical Billet Cuts and Military Treatment Facility (MTF) Restructuring: Language prohibits reducing medical end strength authorizations for 180 days following enactment of the bill, requires DoD to conduct a review of medical manpower requirements that specifically considers the homeland defense mission and DoD's role in a pandemic influenza response, in addition to all other national defense strategy scenarios. Another provision increases requirements for implementation plans for each MTF slated for restructure or realignment, and also requires DoD to certify to the congressional defense committees that a covered beneficiary affected by restructure or realignment of a MTF would have access to health care services through the purchased care component of the TRICARE program.
- TRICARE: No new TRICARE fees or copay increases. A new enrollment fee for TRICARE Select (formerly Standard) for Group A retirees (joined prior to January 1, 2018) will go into effect January 1, 2021 – a change that became law with the FY17 NDAA. Benefits expanded under the TRICARE Extended Care Health Option (ECHO) which covers services for a subset of military special needs families with individuals who are diagnosed with intellectual disabilities, a serious physical disability, or an extraordinary physical or psychological condition, includes an increase in respite hours from 16 to 32 hours per month, and also requires a Government Accountability Office (GAO) report on caregiving assistance available under other programs, including Medicaid home- and community-based services.
- DoD Jobs & the 180-Day Rule: Allows direct hire of certain retired military members (GS-13 and below) in logistics positions that are facing manpower shortages, letting these qualified candidates bypass a rule requiring a 180-day waiting period.
- Spouse and Family Issues: Improvements to the Exceptional Family Member Program (EFMP) to ensure continuity of services and standardization across the services. Continuity of education for families with special needs will get a closer look by the GAO as well. The My Career Advancement Account (MyCAA) program will be expanded to include continuing education and national testing.
- Clarifications for the licensure reimbursement program to ensure military spouses moving from overseas to stateside can take advantage of the program. Child care improvements are expected to include housing prioritization for Family Child Care (FCC) providers, expansion of 24-hour child care, family discounts at child development centers, a pilot program to provide financial assistance to families utilizing FCC child care, and several reports addressing affordability and availability concerns. DoD also must conduct a feasibility study to implement dependent care flexible spending accounts.
- Military Housing: Improvements to military housing, including repeal of DoD's authority to lease out substandard housing, implementing recommendations outlined in the DoD Inspector General's report on housing, and language ensuring performance metrics and remediation guidance for housing issues are made public. Expands the Uniform Code of Basic Standards for housing along with inspection requirements to government-owned military family housing. An audit also will be conducted to track medical conditions of residents in privatized military housing. Finally, DoD now expected to take certain military family readiness issues into consideration when making future basing decisions.
- Cheryl Lankford Memorial Expansion Assistance: Improves assistance for Gold Star families by increasing support offered by Casualty Assistance Officers (CAO). If a Gold Star spouse dies, their dependents will receive the support of a CAO to advocate for the family, answer questions, log complaints, and assist with the benefits process.

## SW IL MOAA Nalley & Peters Scholarship News

Applications and instructions for the Inez Peter's Memorial Scholarship (\$2,000.00) and the CWO3 Charles E. Nalley Scholarship (1,000.00) may be downloaded from our website,

[moaa-swil.org/pages/scholarships\\_2021.html](http://moaa-swil.org/pages/scholarships_2021.html), after 1 Jan 2021. The forms will also be available in 'Eyes on the Skies'.

The scholarships will be awarded to the child/grandchild of a current dues paying member, of at least one year, in the Southwest Illinois Chapter of MOAA. Applicants are eligible to win only one of the offered scholarships and can only be awarded any of our scholarships once.

Applicants will be rank ordered by the reviewers. The top-ranking applicant will be awarded the Peter's scholarship. The applicant ranked second will be awarded the Nalley scholarship.

Applications must be postmarked by 4 Mar 2021

If you have any questions, you can reach me at 618-628-0286, 618-409-9966, or [ram204@att.net](mailto:ram204@att.net).

As we were unable to hold the Christmas auction that funds the scholarships, please consider sending a donation to SWIL MOAA Scholarship fund to Southwest IL MOAA, PO Box 735, O'Fallon, IL 62269.

**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](mailto:moaa.swil@gmail.com).**

## Amazon Smile

**By Kim Dalrymple, Col (ret)**

I stumbled onto something today that our members might be interested in. Probably all of us shop on Amazon - well, Amazon has a project by which they will donate to the charity of your choice (among their millions listed) based on how much you shop on Amazon. The project is called AMAZON SMILE.

If the item that you order has listed in the description area that it is eligible for AMAZON SMILE, then Amazon will donate 0.5% of the cost of that item to the charity that you selected. The shopper cannot claim a tax deduction on his/her tax return because it's Amazon who is shelling out the money to the charity. To date, Amazon has donated \$217M to US charities and \$237M worldwide. That's a lot of money.

And if you want, you can shop on the AMAZON SMILE website and actually donate needed items to that charity. Since you are paying for those items, you can get a tax deduction.

I went to the website and found all sorts of charities that hit my fancy -- Fisher House of St Louis, Ronald McDonald House Charities of St Louis, Wounded Warrior Project, etc. There are also lots of O'Fallon IL charities listed. And even some MOAA Chapters that have themselves listed (maybe we would want to do that?) and the MOAA Scholarship is listed. You can only have one charity at a time listed for your account but you can change that anytime you want.

Of course, step 1 is to have an Amazon account. Step 2 is to sign up for AMAZON SMILE. Step 3 is to select your charity. It was very easy.

So I thought you all might want to know about this. Sure wish I had known before I did all my Christmas shopping!

Happy New Year!!

Kim Dalrymple

# 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**



## What TRICARE For Life Enrollees Should Know About Medicare Advantage Plans

by Shane Ostrom, Nov 16, 2020

As a Medicare/TRICARE For Life (TFL) enrollee, you get to choose which type of Medicare you want: Original Medicare Parts A and B or Medicare Advantage Plans Parts A and B. Original is the federal government insurance. Advantage is a commercial insurance company. Both act as your major medical coverage. Medicare Advantage plans are all Medicare by law and are also known as Medicare Part C.

Medicare approves and contracts with insurance companies to offer Medicare Advantage plans. The Advantage plan becomes your Parts A and B Medicare coverage. Per Medicare law, the Advantage plans must be as good as — if not better than — the original Medicare Parts A and B.

Medicare Advantage plans work with TFL benefits — just like your Original Medicare Parts A and B. However, you can make coordination between TFL and an Advantage plan go more smoothly by calling TFL at (866) 773-0404.

The premium amount of the Advantage plans can vary, but many use your established Part B premium amount as their monthly premium cost. Your Part B premium will pay the insurance company rather than Medicare. Some plans' premiums can be more than the Part B premium for the extra benefits provided. Advantage plans can provide extra insurance in the form of dental, vision, hearing, or health and wellness coverage. Some Advantage plans may have other costs beyond the premium like deductibles and copays, and some could cost less.

You must comparison shop to purchase an Advantage plan. Advantage plan availability varies by locale. The Advantage plan website () allows you to customize features and cost. (You may find some added features are worth the extra cost.)

Since TFL is your Medicare supplement, you do not need to shop for Medicare supplement insurance.

Beware: Many Advantage plans provide automatic drug coverage, also known as Part D. As TFL members, you probably won't want another drug plan. Because TRICARE always pays last, you may find yourself filing manual claims to Express Scripts to exercise your TRICARE drug coverage. Plus, you will lose TRICARE home delivery by having another drug plan.

Download the Medicare and You handbook at:

<https://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf> for details, or call (800) 633-4227.

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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](mailto: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! (And thanks, Kim, for you contributing article.)

Best wishes,

**Rick Sunner**  
**2d Vice President & Newsletter Editor**

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

## **Meeting Announcement**

This Month's Meeting will be a virtual one--a Virtual Happy Hour.  
Check out This Month's Program (page 2) for details.