

May 2019

President's Input

In Greek mythology, Sisyphus was condemned to an eternity of toil and physical exertion by rolling a boulder up a hill only to have it roll down after he reached the top. Disappointing, I'm sure. We may not have the opportunity much less the desire to roll a boulder up a hill within our own strength, be we often find ourselves having to struggle alone. It doesn't have to be that way, in fact, it should not be that way. Many times when I try to educate other military officers—actively serving, veteran, retired—no matter what their situation in life, I get the response “You're doing a great job. Keep it up.” Maybe I'm approaching the issues without enough aplomb or urgency. Maybe those who are not part of MOAA or our Chapter don't understand, or don't want to understand, the impact of their decisions to leave things to others. Likewise, we hear of MOAA National and the State Council representatives “Storming the Hill” every April. This year, MOAA took three issues to members of Congress—Representatives and Senators—on behalf of our military community: Supporting a full military pay of 3.1 percent, Eliminating the “widows' tax,” and Stabilizing TRICARE fees and copayments. These issues run the gamut of our community. Several members of Congress are well acquainted with military service and the sacrifice being made at all levels, to include the families. Their support for these issues may be nearly automatic, but these are a small and shrinking minority in our Congress. And their support may not be so automatic in all cases. Congress still has to pass a budget for the nation. Our message shouldn't be “support our military cause,” but rather “military

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Welcome New Member!

The Southwest Chapter would like to welcome Major Steven Davis.

Treasurer's Report for March 2019

Checking Account Balance ...	\$1,197
Savings Account Balance	\$6,137
Certificates of Deposit	\$15,150
Total	\$22,484



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This Month's Program

Ann Morey is opening her home/yard again to host our annual business meeting. We will review our chapter activities for the year, talk about legislative issues, tell some stories, eat barbeque, and have some fun. We will cater the event and provide standard drinks including beer, wine, soft drinks, tea, and water. (For mixed drinks, bring your own bottle and mixers.) To help with seating, please bring a lawn chair.

Hope to see you there!

18 May 2019

Annual Business Meeting

Ann Morey's Home

811 N. Lincoln Ave., O'Fallon, IL 62269

Catered by Big Mama's Bar-B-Que

Cost: \$23.00

Social Hour: 6 to 7 pm; Dinner at 7; Business Meeting

Follows

Business Meeting after dinner

Attire: Casual (Dress for Outdoor Weather)

Big Mama's Bar-B-Que Menu

Bar-B-Q Beef Brisket
Pulled Pork
SW Grilled Chicken Salad
Cole Slaw

Baked Beans
Cookies for Dessert
A Variety of Beverages
(Water, Tea, Coffee, Soft Drinks, Assorted Beer and Wine)

Upcoming Programs

Date	Venue	Topic
Jun 2019 (one of: 4, 6, 17, 18 Jun dates)	TBD	TBD
Sep 2019	TBD	2019-2020 MOAA SW IL Kickoff

Please take a minute to answer this survey.

There's only one question: Which event would you rather attend for our June "Meeting?"

1. A St Louis Cardinals game (game ticket with \$12.00 Cards Cash)
2. Buffet Dinner and Horse Racing at Fairmont Park

Please send your response (Cards Game or Racing). You can email me at rick.sunner@gmail.com or text me at 978-269-4453.

President's Input (continued)

service is important to the nation and those who are serving and have served should not bear the brunt of attempts to balance the budget.” That’s a big message to try to get out, so small bites may be necessary. That’s why MOAA is calling for help from the grass roots. WE ARE THE GRASS ROOTS! Read about what you can do to help the cause in the Legislative Update section of the newsletter.

Did you know that blueberries help reduce risk of heart attack, especially among women? Just four or more servings per week, a serving being about 2-3 ounces. Blueberries contain anthocyanin, and antioxidant that helps blood vessel health.

We had some great times and did some wonderful things this past year. At our annual Business meeting on Saturday, May 18, we’ll hand out scholarships to a couple of promising youngsters, thanks to the generosity of several of our members. Your contributions make it all possible—time and money. Thanks also to Ann Morey for working the scholarship competition. Great job as usual.

God bless you and your families, those serving and who have served, and this great nation!

MOAA Stormed the Hill on April 10, 2019. As if that’s not big enough news for us, let’s step back for a moment to remember Lt Col Richard Cole, the last of the Doolittle Raiders, who passed away just weeks ago in San Antonio, Texas. Cole was 103 years young. He was also a Life Member of MOAA! As part of “The Greatest Generation,”

Cole did not shy away from service even after bailing out of his B-25 over China after the raid on Tokyo. He also served in the China-Burma-India (CBI) Theater and as one of the original Air Commandos. His book, by Dennis R. Okerstrom, [Dick Cole's War: Doolittle Raider, Hump Pilot, Air Commando](#), recounts his efforts during the war. He served his nation faithfully in conflict and also afterward, being involved in many commemorative events. His memorial service was held on April 18 at Randolph Air Force Base, Texas - exactly 77 years after the Tokyo Raid.



You don’t find people like Dick Cole just anywhere. But, we still have young folks coming to serve our nation as part of the Armed Forces. And that is why they deserve our support and efforts to cage the thinking on Capitol Hill about their worth as they serve and after they complete their active service. And not just the member, but also the family members—like spouses—who also gave a great deal during their marriage to the member. The three issues that MOAA members took to the Hill were:

- Maintaining military pay and benefits necessary to recruit and retain an all-volunteer force (AVF). MOAA supports maintaining the military pay and benefits that are essential to recruiting and retaining the high-quality AVF necessary to meet the nation's security and warfighting requirements now and in the future. The administration's proposed 3.1 percent pay raise for FY 2020 is in accordance with current law.
- Eliminate the widows’ tax. Nearly 66,000 surviving spouses lose a portion of their DoD survivor's annuity to offset the VA's Dependency and Indemnity Compensation (DIC). These are two different pays for two different reasons, from two different departments. Nowhere else in our government do we penalize those with an annuity to help fund another department's requirements. Military survivors lose approximately \$12,000 per year due to this financial penalty. Congress recognizes this is wrong, and we need everyone's help to pass this legislation. H.R. 553 and S. 622 - sponsored by Rep. Joe Wilson (R-S.C.) and Sen. Doug Jones (D-Ala.) - would end the offset. Act now to send your elected officials a MOAA-suggested message (<http://takeaction.moaa.org/app/write-a-letter?0&engagementId=495393>) to end the widows’ tax.

Legislative News (continued)

- Stabilize TRICARE fees and copayments. Military members and retirees pay more for their health care than most people think. The narrative that these beneficiaries pay little-to-nothing for their care has prompted several in DoD and Congress to believe they can afford to pay more to support other programs not directly related to health care. Prescription fees are rising higher and faster than COLA increases to retirement pay. Trends note a downturn in overall satisfaction with TRICARE programs. (This downturn was reported last month and is available to view on the MOAA website at www.moaa.org/.../MOAA-Survey--Beneficiary-Satisfaction-with-TRICARE-Costs-Keeps-Falling) This is the health care system earned by years of service and sacrifice, and it is not living up to its intended purpose in a satisfactory way. Copayments for specialty care, such as mental health, have increased to the point where some beneficiaries have said they forgo recommended sessions to save money.

Now, Storming takes place once a year, with a massive amount of effort going toward getting in front of the legislators or their staffs to explain in sometimes less than 20 minutes the importance of the issues and possibly a resolution. We can and should play a part in Storming throughout the year. Here's how to be an effective advocate:

1. Email your legislators with a MOAA-suggested message. Visit takeaction.moaa.org/ to find pre-written emails outlining MOAA's advocacy positions. Enter your ZIP code, and they'll be delivered right to your senators and representative. Some members ask us whether these pre-written messages are effective; our experience says yes. Legislative staffers know a constituent who takes the time to send a message is one who will vote in November.
2. Make a phone call. Call (866) 272-MOAA (6622), MOAA's toll-free line to the U.S. Capitol switchboard, to be connected with your legislators' offices. Congressional staff members track constituent calls, and elected officials pay close attention. You can find talking points at takeaction.moaa.org/.
3. Increase our reach. Follow, like, and share [moaa.org/facebook](https://www.moaa.org/facebook) to help spread information about our advocacy to the wider community on social media. You also can follow MOAA on twitter.com/MilitaryOfficer and on [instagram.com/moaaofficial/](https://www.instagram.com/moaaofficial/).

MOAA combines the voices of active, reserve, retired and former officers - as well as their spouses and survivors - on behalf of the entire military community. Sign up for The MOAA Newsletter today to get up-to-date information relevant to supporting the military community. You can choose how often you want to hear from MOAA as well as which topics are included in your newsletter.

MOAA has explored and investigated the Defense Health Program (DHP) portion of the FY 2020 budget and found some disturbing data. The good news is there will be no new changes to the existing TRICARE fee structure. The disturbing piece is confirmation of a significant reduction in uniformed medical personnel of almost 22 percent from current levels, or 17,991 positions. Which medical specialties, nursing specialties, medic ratings, and other positions these will affect, or where these billets will go in support of military readiness is still being analyzed by the Services. Nevertheless, these reductions, which are expected to happen starting October 1, 2019, are anticipated to have some effect on the system and beneficiaries. Defense Health Agency officials responding to MOAA's inquiries have stressed that these reductions will not happen all at once, but will occur through "natural attrition." Officials also stated that they have been given extra monies for civilian medical professional hiring and increase use of the TRICARE networks to support beneficiary access to care - contract care we know is much more costly than using military treatment facilities (MTFs). The bottom line: The order of magnitude these cuts represent certainly will be felt by the military medical community itself and a large percentage of beneficiaries. This will continue to be an important issue for MOAA.

Legislative News (continued)

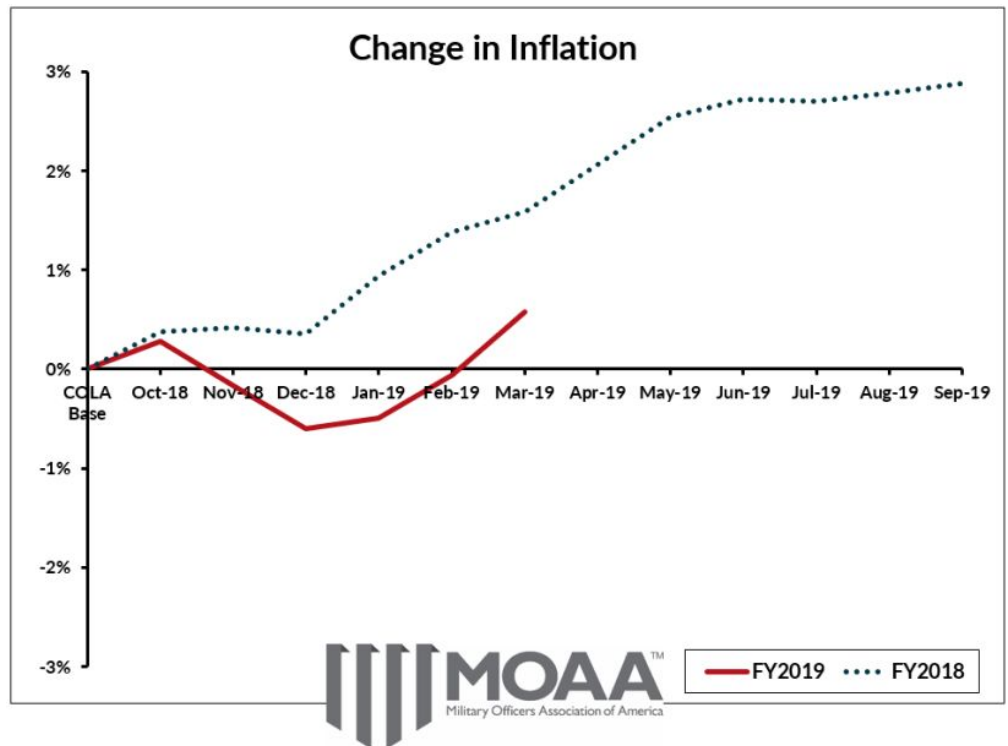
CAPT (ret) Kathryn Beasley, MOAA's Director of Government Relations, Health Affairs, captured quite eloquently in her article "The Slow Erosion of Your TRICARE Benefit," the perception of many, especially in Congress, that TRICARE is premium support for the veteran, and the need to steer away from comparing civilian health care to what should be afforded to the military retirees. She goes on to characterize this generation that has seen war since 2001 and how different that cohort is from it's civilian generation. Issues like family separation, physical health, mental health, and transition are summarized with some revealing information. Go to moaa.org/The-Slow-Erosion-of-Your-TRICARE-Benefit for more information on this important benefit.

Continued on next page

COLA Watch

The March 2019 CPI is 247.768, 0.6 percent above the FY 2019 COLA baseline.

The Consumer Price Index for April is scheduled to be released May 10. The CPI baseline for FY 2019 is 246.352.



Chapter Officers

President	Col (ret) Bob Norman
1st Vice President	Open
2nd Vice President	Maj (ret) Rick Sunner
Secretary	Lt Col (ret) Ann Morey
Treasurer	Col (ret) Dick Glogowski
Communications	Maj (ret) Rick Sunner
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 rick.sunner@gmail.com. Please keep these things in mind:

- Submit your article by the 10th of the month
- 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)

Illinois Legislation

Illinois Senate Bill 110 Engrossed (as of April 9, 2019) amends the property tax code to allow surviving spouses of disabled veterans to receive exemptions. The bill provides that, for the 2015 taxable year and thereafter, the exemption for veterans with disabilities also carries over to the surviving spouse of a veteran who was killed in the line of duty in the current taxable year or any preceding taxable year. Provides that, for the 2019 taxable year and thereafter, the exemption for veterans with disabilities also carries over to (i) the surviving spouse of a veteran who did not obtain the exemption before death, but who would have qualified for the exemption in the current taxable year if he or she had survived and (ii) the surviving spouse of a veteran whose death was determined to be service-connected and who is certified by the United States Department of Veterans Affairs as being a current recipient of Dependency and Indemnity Compensation. Provides that, in the case of a surviving spouse who is certified by the United States Department of Veterans Affairs as being a current recipient of Dependency and Indemnity Compensation, the property is exempt. Effective immediately.

Contact your Illinois representatives and ask them to support SB-110.

2019 USO AND FISHER HOUSE DONATIONS DRIVE

By Nick Wartonick and Ann Morey

More Good News and More Encouragement

We thought the campaign ended on March 7. But, due to a fluke with snail mail and delays in collections from the involved high schools, a few more checks and large quantities of Wish Lists items were finally received and delivered. So the campaign's total dollars donated and items delivered went up. The campaign close out **total dollars collected: \$6,918**, divided as follows: **\$3,337 to the USO** and **\$3,581 to Fisher House**. And, each organization also received **two vehicle loads of their respective Wish List items**. **Way to go, SWIL MOAA Chapter!** The dollar amounts are all-time records for the chapter.

Across the Missouri River there's a big debate going on generally called "Better Together," meaning that St. Louis County and the City of St. Louis could be better off if they joined together and worked together. On this side of the river, we have already established that joining together and working together is very much better than going it alone without outside participation. Take the examples of the contributions to our campaign from St. Michael's and from the high schools that worked with us in 2019 and years past. Simply put, next year we need to have more membership outreach to get more outside involvement. In that way we will have a full-blown, authentic campaign, with the individual members not only contributing themselves but also asking others to contribute. We need to enlarge our 'better together.' Please give this matter serious thought and even serious planning between the minute you read this and the start of the 2020 USO and Fisher House Donations Drive.

Again, congratulations on our successful 2019 campaign. It has been our pleasure to serve you and to serve with you.

Ann Morey and Nick Wartonick



Pictured from left to right: ??, Ann Morey, Bob and Nancy Norman.

The 2019 SW IL MOAA Scholarship

By Ann Morey

... and the winners are....

I am happy to announce that we have a winner for both our scholarships. We received two packages for each scholarship. Thanks to Cheryl Heinermann for helping me review/update the applications and instructions. And thank you to the completed package reviewers, Bob Koss, Nels Witt, and Tom Shively. It never ceases to amaze me that without knowing who the other reviewers are, the rank listings are so alike. In fact, this year, they were exactly the same.

The winner of the CWO3 Charles E. Nalley Scholarship is O'Fallon Township High School senior Riley Hinton, grandson of Dave and Gail Hinton. Riley will be attending Southwestern Illinois College majoring in Chemical Engineering and Agronomy.

The winner of the JROTC Freedom Scholarship is Emma Sanabia. An O'Fallon Township High School senior, she is the daughter of Jacob and Nikki Sanabia. Emma plans to attend Exavier University with the long-term goal of becoming an Air Force Flight Surgeon.

Don't forget that next year, 2020, we will be introducing our new scholarship, the Inez Peters Memorial Scholarship for \$2500.00. The scholarship will be a one-time winner with the same criteria as the current CWO3 Charles E. Nalley scholarship. So, start your children, grandchildren to think about applying. Do I have to be concerned about great grandchildren yet?

Congratulations to both Riley and Emma. Come to the May meeting and meet these two amazing young people.

COUNCIL AND CHAPTER NEWS

SURVIVING SPOUSE CORNER: WRITING YOUR LIFE STORY

Find a way to create a record of your life so your loved ones can know about and celebrate the road you've traveled. By Micki Vonnegut Costello, Surviving Spouse Advisory Committee member

Often, as we enter the "winter of life," there is a greater interest in ancestry and finding the "roots" of your family tree. In addition to DNA testing, there are workbooks that contain space for recording musings, drawings, favorite things, places one has been, or dreams of things done or waiting to happen. And with technology, it is even easier to provide a record of a family's history — and do it earlier in life.

Members of my family decided to create a written history of our grandparents' branch of the family tree as a way to honor their remarkable lives and preserve the story for future generations. Read more at: moaa.org/Council-and-Chapter-News

THE SLOW EROSION OF YOUR TRICARE BENEFIT

This article discusses one of MOAA's key Storming the Hill topics for 2019. By Capt. Kathryn M. Beasley, USN (Ret), Director of Government Relations, Health Affairs

Congress has fairly consistently supported the principle that military retirees - by virtue of their service - should be recognized with some level of health care premium support. However, that level of support has always been vague, leaving it ripe for erosion.

Further, as a result of several years of TRICARE fee increases, today's working-age TRICARE retiree cost shares are closely aligned with the average civilian's cost shares and in proportion to civilian employers' cost of coverage. Read more at: moaa.org/2019-News-Articles/The-Slow-Erosion-of-Your-TRICARE-Benefit

For information about how you can get more involved, visit the MOAA [Take Action Center](#) webpage.

CBO Suggests Raising Tricare Fees, Cutting Veteran Benefits to Slash Deficit

This is an excerpt of an article from Military.com; to read the full article, visit the article website at:

<https://www.military.com/daily-news/2019/01/14/cbo-suggests-raising-tricare-fees-cutting-veteran-benefits-slash-deficit.html>

With the federal deficit expected to top \$1 trillion this year, the Congressional Budget Office in December published a list of options for reducing the imbalance over the next 10 years, including three suggestions on Tricare and six that address veterans benefits.

In its Options for Reducing the Deficit: 2019 to 2028, the CBO laid out 121 opportunities for curtailing spending and raising revenue. These include raising Tricare enrollment fees for military retirees, instituting enrollment fees for Tricare for Life and reducing veterans benefits.

The publication marks the fourth time in five years that the CBO has suggested raising Tricare enrollment fees for working-age retirees and introducing minimum out-of-pocket expenses for those using Tricare for Life.

The CBO suggested that increasing Tricare enrollment fees for working-age retirees -- those under age 65 -- could help slash the deficit by \$12.6 billion. To obtain this, it said, the Defense Department should more than double annual enrollment fees for individuals and families enrolled in Tricare Prime and institute annual fees of \$485 for an individual and \$970 for a family for Tricare Select. Most working-age retirees currently pay no enrollment fees for Tricare Select.

The CBO also suggested instituting enrollment fees for Tricare for Life, the program that serves as supplemental coverage for military retirees on Medicare. Analysts estimated that the Defense Department could save \$12 billion between 2021 and 2028 if it adopted annual enrollment fees of \$485 for an individual or \$970 for a family for Tricare for Life, in addition to the Medicare premiums most military retirees 65 and older pay.

According to CBO analysts, these options would reduce the financial burden of Tricare for Life to the DoD in two ways: It would cut the government's share by the amount of fees collected and indirectly would save money by causing some patients to forgo Tricare for Life altogether, either by buying a private Medicare supplement or simply going without one.

Another option would be to introduce minimum out-of-pocket requirements for those using Tricare for Life. In this proposal, TFL would not cover any of the \$750 of cost-sharing payments under Medicare and would cover just 50 percent of the next nearly \$7,000.

Retired Navy Capt. Kathryn Beasley, director of government relations for health issues at the Military Officers Association of America, said her organization is concerned that the CBO continues to include health care rate hikes for military retirees in its list of options, which it publishes every few years or so. The CBO also ignored the fact that rate increases went into effect last year, she added.

"CBO does this every year. Our biggest concern is that some of these options would make their way into the president's budget," Beasley said. "With all the changes to the military health care system in the past year, we think we simply need to stabilize Tricare. It's been a lot to absorb."

-- Patricia Kime can be reached at patricia.kime@military.com. Follow her on Twitter @patriciakime.

This Page Intentionally Wasted



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

Meeting Announcement

Our Annual Business Meeting will be held on Saturday, 18 May 2019 at Ann Morey's home. (See Program News for details.) Cost is \$23.00 per person.

RESERVATION FORM FOR SW IL MOAA CHAPTER MEETING

Reservation deadline (mail, e-mail, or phone call received by): 13 May 2019.

E-mail to swimoaa@charter.net, or complete this form and mail it to: Southwest Illinois MOAA, P.O. Box 735, O'Fallon IL 62269 **to be received by the deadline.** Alternatively, phone Dick Glogowski at 618-624-6115.

Number of Reservations Desired: _____

Member's Name: _____

Spouse/Guest: _____